

2006 Missouri Complaint Report

(Insurance Companies Only)



**Missouri Department of Insurance, Financial
Institutions, & Professional Registration
Statistics
May 2007**

Preface

The Missouri Department of Insurance (MDI) investigates complaints made by Missouri consumers who feel they have been treated unfairly by an insurance company. A by-product of this effort has been the creation of a detailed database documenting many years of consumer concerns. This report presents data on complaints against insurance companies received by MDI between 2004 and 2006, and that were closed as of time of writing in 2007. All complaints are included, regardless of how the complaint was resolved.

Complaint data is presented in four sections:

- Complaints by line of business
- Complaints by reason
- Complaint indices reported for the top 40 writers by line of business
- Complaint indices for all companies, by line of business

Eight business lines are included:

- Total property and casualty (excluding accident and health)
- Private passenger automobile
- Homeowners (including farm, mobile home, and personal fire and allied lines)
- Life and annuity
- Accident and health
- Long term care
- Medicare supplement
- HMOs

Complaint indices compare the ratio of complaints to premium for each company to the industry average, for each line of business:

$$\frac{\text{Company complaints}}{\text{Company premium}} \overline{} * 100 \\ \frac{\text{Industry-wide complaints}}{\text{Industry-wide premium}}$$

An index of 100 indicates that a company received complaints at a rate equal to the industry average. An index of 10 indicates that a company's complaint ratio is only 10 percent of the industry average, while an index of 235 indicates a complaint ratio is 135 percent greater than the industry average. Indices are capped at 9,999.

Companies are identified by a unique code assigned by the National Association of Insurance Commissioners (NAIC). Companies that have had their licenses *suspended* or *terminated* are identified in the report. These companies are not currently active in Missouri, but are included so that complaint totals are accurate. Complaints against companies that have subsequently merged are counted against the surviving company.

Also Available from MDI

Reports: The following reports are available by sending a written request along with a payment of \$35 to the Missouri Department of Insurance, P.O. Box 690, Jefferson City, MO 65102-0690.

- *Missouri Department of Insurance Annual Report*
- *Missouri Market Share Report*
- *Missouri Real Estate Malpractice (Closed Claim) Report*
- *Missouri Legal Malpractice (Closed Claim) Report*
- *Missouri Products Liability (Closed Claim) Report*
- *Missouri Medical Malpractice Insurance Report*
- *Missouri Health Maintenance Organization Report*
- *Missouri Life, Accident & Health Supplement Report*
- *Missouri Property and Casualty Supplement Report*
- *Missouri Commercial Liability Report*
- *Missouri Mortgage Guaranty Report*
- *Missouri Uninsured Automobile Report*

Databases: for data requests, contact the Statistics Section at 573-751-3163. Some data are available for a fee.

- *Medicare Supplement Experience Data*
- *Property and Casualty Supplement Data*
- *Missouri Zip Code data for homeowners/dwelling fire, farmowners (dwelling only), mobile home, earthquake, and private passenger automobile insurance.*

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Complaints by Line of Business

**Total Complaints by Line
2002-2006**

Line of Business	Complaints 2002	Complaints 2003	Complaints 2004	Complaints 2005	Complaints 2006
Private Passenger Auto	1,696	1,544	1,298	1,072	1,053
Homeowners	1,137	978	580	406	569
Other P&C	431	390	337	299	246
Total P&C Complaints	3,264	2,912	2,215	1,777	1,868
Long Term Care	87	101	86	121	71
Medicare Supplement	105	64	58	52	82
HMO	562	449	274	214	130
All Other A&H	1,073	920	782	800	796
Total A&H Complaints	1,827	1,534	1,200	1,187	1,079
Life and Annuities	583	511	542	481	477
Total	5,674	4,957	3,957	3,445	3,424

**. Complaint Resolution by Line, 2001-2005
% of Complaints Resolved with Consumer Relief**

Line of Business	Complaints 2002	Complaints 2003	Complaints 2004	Complaints 2005	Complaints 2006
Private Passenger Auto	45.5%	39.5%	43.7%	43.6%	46.0%
Homeowners	34.1%	42.0%	45.5%	39.1%	40.8%
Other P&C	44.4%	42.6%	40.8%	42.8%	41.5%
Total P&C	41.4%	40.7%	43.7%	42.4%	43.8%
Long Term Care	60.9%	75.2%	65.2%	47.1%	64.8%
Medicare Supplement	61.3%	69.7%	69.0%	73.1%	73.2%
HMO	57.0%	54.1%	58.4%	45.3%	49.2%
Other A&H	55.6%	50.8%	49.1%	48.4%	56.1%
Total A&H	56.6%	54.3%	53.4%	48.8%	57.2%
Life and Annuities	57.6%	63.7%	63.7%	51.1%	62.5%

**Total Property and Casualty Insurance Complaints
(Excluding Accident and Health)**
2004-2006

Line of Business	Complaints 2004	Complaints 2005	Complaints 2006	% Change, 2004-2006	% Change, 2005-2006
Aircraft	0	1	0	.	-100.0%
Builders Risk	0	2	6	.	200.0%
Commercial Auto	86	69	72	-16.3%	4.3%
Commercial Multi-Peril	61	71	68	11.5%	-4.2%
Condo/Town	6	14	7	16.7%	-50.0%
Dwelling Fire	5	3	0	-100.0%	-100.0%
Farmowner / Ranchowner	28	19	11	-60.7%	-42.1%
Federal Crop	2	3	1	-50.0%	-66.7%
Federal Flood	0	2	0	.	-100.0%
Fidelity and Surety	8	3	2	-75.0%	-33.3%
Fire and Allied Lines - All	5	0	1	-80.0%	.
General Liability	51	57	16	-68.6%	-71.9%
Group Homeowners	0	1	3	.	200.0%
Group Private Passenger	0	2	1	.	-50.0%
Homeowners	490	336	503	2.7%	49.7%
Inland Marine	4	3	6	50.0%	100.0%
Medical Malpractice	7	3	4	-42.9%	33.3%
Mobile Homeowner	30	21	21	-30.0%	0.0%
Motorcycle	15	14	8	-46.7%	-42.9%
Motorhome	4	10	8	100.0%	-20.0%
Motorsport	1	0	2	100.0%	.
Ocean Marine	0	3	0	.	-100.0%
Other	11	6	14	27.3%	133.3%
Private Passenger	1,275	1,039	1,027	-19.5%	-1.2%
Professional Liability/E&O	3	0	3	0.0%	.
Rental	3	2	1	-66.7%	-50.0%
Renters/Tenants	16	12	19	18.8%	58.3%
Umbrella	0	2	1	.	-50.0%
Vehicle Service Contract	0	5	6	.	20.0%
Warranty Contract	8	3	2	-75.0%	-33.3%
Watercraft	9	3	4	-55.6%	33.3%
Workers' Compensation	87	68	51	-41.4%	-25.0%
Total	2,215	1,777	1,868	-15.7%	5.1%

**Accident and Health Insurance
Complaints by Line
2004-2006**

Line of Business	Complaints 2004	Complaints 2005	Complaints 2006	% Change, 2004-2006	% Change, 2005-2006
Individual Accident and Health	479	487	437	- 8.8%	-10.3%
Group Accident and Health	438	481	508	16.0%	5.6%
Credit Accident and Health	9	5	4	-55.6%	-20.0%
HMO	274	214	130	-52.6%	-39.3%
Total	1,200	1,187	1,079	-10.1%	- 9.1%

Life and Annuities
Complaints by Line
2004-2006

Line of Business	Complaints 2004	Complaints 2005	Complaints 2006	% Change, 2004- 2006	% Change, 2005- 2006
Individual Life	390	342	306	-21.5%	-10.5%
Group Life	64	77	49	-23.4%	-36.4%
Annuities	60	41	110	83.3%	168.3%
Credit Life	28	21	12	-57.1%	-42.9%
Total	542	481	477	-12.0%	- 0.8%

Complaints by Reason

Private Passenger Automobile Insurance Complaints by Reason, 2004-2006					
Reason	Complaints 2004	Complaints 2005	Complaints 2006	% Change 2004-2006	% Change 2005-2006
Claim Handling					
Adjuster Handling	2	5	7	250.0%	40.0%
Adjuster Not Responding	0	0	2	.	.
Adverse Benefit Determination	0	0	2	.	.
Comparative Negligence	1	8	7	600.0%	-12.5%
Coordination of Benefits	1	0	0	-100.0%	.
Delays	296	225	226	-23.6%	0.4%
Denial of Claim	190	172	173	-8.9%	0.6%
Mold	1	0	0	-100.0%	.
Other	33	12	25	-24.2%	108.3%
Post-Claim Underwriting	0	0	2	.	.
Preexisting Condition	0	0	1	.	.
Prompt Pay	0	0	3	.	.
Subrogation	7	4	2	-71.4%	-50.0%
Timeliness	1	0	2	100.0%	.
Unsatisfactory Settlement/Offer	476	405	425	-10.7%	4.9%
Value Dispute	0	1	1	.	0.0%
<i>Subtotal</i>	<i>1,008</i>	<i>832</i>	<i>878</i>	<i>-12.9%</i>	<i>5.5%</i>
Marketing					
Agent Handling	9	7	9	0.0%	28.6%
Failure to Place	4	2	1	-75.0%	-50.0%
Fraud/Forgery	1	1	0	-100.0%	-100.0%
High Pressure Tactics	1	1	0	-100.0%	-100.0%
Internet Related	1	0	0	-100.0%	.
Misappropriation of Premium	5	0	0	-100.0%	.
Misrepresentation	2	0	0	-100.0%	.
Not Licensed	1	0	0	-100.0%	.
Other	1	1	0	-100.0%	-100.0%
Replacement	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>26</i>	<i>12</i>	<i>10</i>	<i>-61.5%</i>	<i>-16.7%</i>
Policy Service					
Abusive Service	2	0	0	-100.0%	.
Coverage Question	43	20	18	-58.1%	-10.0%
Delays / No Response	15	3	1	-93.3%	-66.7%
Information Requested	4	3	0	-100.0%	-100.0%
Other	11	7	8	-27.3%	14.3%
Payment Not Credited	4	1	7	75.0%	600.0%
Policy Delivery	0	0	1	.	.

Private Passenger Automobile Insurance Complaints by Reason, 2004-2006					
Reason	Complaints 2004	Complaints 2005	Complaints 2006	% Change 2004-2006	% Change 2005-2006
Premium Notice/Billing	51	51	59	15.7%	15.7%
Premium Refund	29	30	18	-37.9%	-40.0%
<i>Subtotal</i>	<i>159</i>	<i>115</i>	<i>112</i>	<i>-29.6%</i>	<i>-2.6%</i>
Underwriting					
CLUE Reports	1	0	0	-100.0%	.
Cancellation	29	28	7	-75.9%	-75.0%
Credit Report	9	4	1	-88.9%	-75.0%
Credit Scoring	0	5	0	.	-100.0%
Endorsement / Rider	0	0	2	.	.
Nonrenewal	21	11	2	-90.5%	-81.8%
Other	6	3	3	-50.0%	0.0%
Premium and Rating	38	58	36	-5.3%	-37.9%
Refusal to Insure	0	0	2	.	.
Rescission	0	1	0	.	-100.0%
Surcharge	1	3	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>105</i>	<i>113</i>	<i>53</i>	<i>-49.5%</i>	<i>-53.1%</i>
Total	1,298	1,072	1,053	-18.9%	-1.8%

Reason	Homeowners Insurance Complaints by Reason, 2004-2006				
	Complaints 2004	Complaints 2005	Complaints 2006	% Change 2004-2006	% Change 2005-2006
	Claim Handling				
Adjuster Handling	0	2	5	.	150.0%
Adjuster Not Responding	0	0	1	.	.
Delays	95	77	72	-24.2%	-6.5%
Denial of Claim	109	87	94	-13.8%	8.0%
Fraud	1	0	0	-100.0%	.
Mold	0	2	0	.	-100.0%
Other	7	3	8	14.3%	166.7%
PostClaim Underwriting	0	0	1	.	.
Prompt Pay	1	0	1	0.0%	.
Timeliness	0	0	2	.	.
Unsatisfactory Settlement/Offer	149	100	255	71.1%	155.0%
<i>Subtotal</i>	<i>362</i>	<i>271</i>	<i>439</i>	<i>21.3%</i>	<i>62.0%</i>
Marketing					
Agent Handling	3	4	3	0.0%	-25.0%
Delays	1	0	1	0.0%	.
Failure to Place	2	4	3	50.0%	-25.0%
Fiduciary Theft	0	0	1	.	.
Fraud/Forgery	0	1	1	.	0.0%
High Pressure Tactics	1	0	0	-100.0%	.
Misappropriation of Premium	1	1	1	0.0%	0.0%
Misrepresentation	1	0	0	-100.0%	.
Not Appointed w/Company	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>10</i>	<i>10</i>	<i>10</i>	<i>0.0%</i>	<i>0.0%</i>
Policy Service					
Abusive Service	1	0	1	0.0%	.
Coverage Question	10	10	13	30.0%	30.0%
Delays / No Response	2	1	1	-50.0%	0.0%
Information Requested	8	1	0	-100.0%	-100.0%
Other	8	1	10	25.0%	900.0%
Payment Not Credited	3	0	1	-66.7%	.
Policy Delivery	0	0	2	.	.
Premium Notice/Billing	36	13	24	-33.3%	84.6%
Premium Refund	21	23	13	-38.1%	-43.5%
<i>Subtotal</i>	<i>89</i>	<i>49</i>	<i>65</i>	<i>-27.0%</i>	<i>32.7%</i>
Underwriting					
CLUE Reports	0	3	1	.	-66.7%
Cancellation	32	20	11	-65.6%	-45.0%

Reason	Homeowners Insurance Complaints by Reason, 2004-2006			% Change 2004-2006	% Change 2005-2006
	Complaints 2004	Complaints 2005	Complaints 2006		
Credit Report	8	2	2	-75.0%	0.0%
Credit Scoring	0	2	1	.	-50.0%
Delays	0	0	1	.	.
Endorsement / Rider	0	0	3	.	.
Nonrenewal	42	19	18	-57.1%	-5.3%
Other	7	8	1	-85.7%	-87.5%
Premium and Rating	28	17	16	-42.9%	-5.9%
Refusal to Insure	2	3	1	-50.0%	-66.7%
Surcharge	0	1	0	.	-100.0%
Terrorism	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>119</i>	<i>76</i>	<i>55</i>	<i>-53.8%</i>	<i>-27.6%</i>
Total	580	406	569	-1.9%	40.1%

Reason	Accident and Health Insurance Complaints by Reason, 2004-2006				
	Complaints 2004	Complaints 2005	Complaints 2006	% Change 2004-2006	% Change 2005-2006
	Claim Handling				
Adverse Benefit Determination	0	2	0	.	-100.0%
Assignment of Benefits	0	3	0	.	-100.0%
Co-pay Issues	1	0	1	0.0%	.
Coordination of Benefits	6	4	6	0.0%	50.0%
Cost Containment PIP	1	0	0	-100.0%	.
Cost of Containment	1	0	1	0.0%	.
Delays	145	124	113	-22.1%	-8.9%
Denial of Claim	320	407	407	27.2%	0.0%
Experimental	1	0	7	600.0%	.
Medical Necessity	2	0	10	400.0%	.
Obesity Service	0	1	0	.	-100.0%
Other	6	15	97	1517%	546.7%
Other-Pre-Existing	1	1	0	-100.0%	-100.0%
Other-Provider Balance Billing	1	0	1	0.0%	.
Out-of-Network Benefits	0	0	1	.	.
PostClaim Underwriting	0	0	2	.	.
Preexisting Condition	0	1	1	.	0.0%
Unsatisfactory Settlement/Offer	129	124	73	-43.4%	-41.1%
Usual, Customary, Reasonable	2	3	1	-50.0%	-66.7%
<i>Subtotal</i>	<i>616</i>	<i>685</i>	<i>721</i>	<i>17.0%</i>	<i>5.3%</i>
Marketing					
Agent Handling	2	1	5	150.0%	400.0%
Delays	0	1	4	.	300.0%
Fraud/Forgery	0	1	4	.	300.0%
High Pressure Tactics	1	0	5	400.0%	.
Misappropriation of Premium	1	0	0	-100.0%	.
Misappropriations	1	0	0	-100.0%	.
Misleading Advertising	0	2	0	.	-100.0%
Misrepresentation	32	8	11	-65.6%	37.5%
<i>Subtotal</i>	<i>37</i>	<i>13</i>	<i>29</i>	<i>-21.6%</i>	<i>123.1%</i>
Policy Service					
Abusive Service	2	1	0	-100.0%	-100.0%
Access to Care	17	16	8	-52.9%	-50.0%
Cash Value	1	1	0	-100.0%	-100.0%
Coverage Question	39	31	90	130.8%	190.3%
Delays / No Response	23	11	8	-65.2%	-27.3%
Inadequate Provider Network	0	1	0	.	-100.0%

Accident and Health Insurance Complaints by Reason, 2004-2006					
Reason	Complaints 2004	Complaints 2005	Complaints 2006	% Change 2004-2006	% Change 2005-2006
Information Requested	4	2	1	-75.0%	-50.0%
Nonforfeiture	0	1	0	.	-100.0%
Other	25	22	7	-72.0%	-68.2%
Payment Not Credited	0	2	2	.	0.0%
Policy Delivery	2	0	0	-100.0%	.
Premium Notice/Billing	36	21	13	-63.9%	-38.1%
Premium Refund	55	78	28	-49.1%	-64.1%
<i>Subtotal</i>	<i>204</i>	<i>187</i>	<i>157</i>	<i>-23.0%</i>	<i>-16.0%</i>
Underwriting					
Cancellation	13	17	8	-38.5%	-52.9%
Continuation of Benefits	1	0	0	-100.0%	.
Delays	0	3	3	.	0.0%
Endorsement / Rider	5	2	1	-80.0%	-50.0%
Other	3	6	6	100.0%	0.0%
Premium and Rating	37	48	19	-48.6%	-60.4%
Rate Classification	1	0	0	-100.0%	.
Refusal to Insure	9	12	4	-55.6%	-66.7%
Rescission	0	0	1	.	.
<i>Subtotal</i>	<i>69</i>	<i>88</i>	<i>42</i>	<i>-39.1%</i>	<i>-52.3%</i>
Total	926	973	949	2.5%	-2.5%

Long Term Care Insurance Complaints by Reason, 2004-2006					
Reason	Complaints 2004	Complaints 2005	Complaints 2006	% Change 2004-2006	% Change 2005-2006
Claim Handling					
Assignment of Benefits	0	1	0	.	-100.0%
Coordination of Benefits	1	0	0	-100.0%	.
Delays	26	27	15	-42.3%	-44.4%
Denial of Claim	8	19	9	12.5%	-52.6%
Other	0	1	10	.	900.0%
Unsatisfactory Settlement/Offer	3	8	6	100.0%	-25.0%
<i>Subtotal</i>	<i>38</i>	<i>56</i>	<i>40</i>	<i>5.3%</i>	<i>-28.6%</i>
Marketing					
Agent Handling	1	0	2	100.0%	.
Delays	0	0	2	.	.
Misrepresentation	6	0	2	-66.7%	.
<i>Subtotal</i>	<i>7</i>	<i>0</i>	<i>6</i>	<i>-14.3%</i>	<i>.</i>
Policy Service					
Abusive Service	1	0	0	-100.0%	.
Access to Care	0	1	0	.	-100.0%
Coverage Question	1	0	3	200.0%	.
Delays / No Response	5	3	3	-40.0%	0.0%
Nonforfeiture	0	1	0	.	-100.0%
Other	2	1	1	-50.0%	0.0%
Policy Delivery	1	0	0	-100.0%	.
Premium Notice/Billing	14	8	2	-85.7%	-75.0%
Premium Refund	7	13	2	-71.4%	-84.6%
<i>Subtotal</i>	<i>31</i>	<i>27</i>	<i>11</i>	<i>-64.5%</i>	<i>-59.3%</i>
Underwriting					
Cancellation	2	4	1	-50.0%	-75.0%
Delays	0	0	1	.	.
Other	0	2	0	.	-100.0%
Premium and Rating	7	31	12	71.4%	-61.3%
Refusal to Insure	1	1	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>10</i>	<i>38</i>	<i>14</i>	<i>40.0%</i>	<i>-63.2%</i>
Total	86	121	71	-17.4%	-41.3%

Medicare Supplement Insurance Complaints by Reason, 2004-2006					
Reason	Complaints 2004	Complaints 2005	Complaints 2006	% Change 2004-2006	% Change 2005-2006
Claim Handling					
Delays	6	4	6	0.0%	50.0%
Denial of Claim	3	8	17	466.7%	112.5%
Other	2	2	11	450.0%	450.0%
Other-Provider Balance Billing	0	0	1	.	.
Unsatisfactory Settlement/Offer	6	7	4	-33.3%	-42.9%
<i>Subtotal</i>	<i>17</i>	<i>21</i>	<i>39</i>	<i>129.4%</i>	<i>85.7%</i>
Marketing					
Agent Handling	0	0	1	.	.
Delays	0	0	1	.	.
High Pressure Tactics	0	0	3	.	.
Misrepresentation	4	1	6	50.0%	500.0%
<i>Subtotal</i>	<i>4</i>	<i>1</i>	<i>11</i>	<i>175.0%</i>	<i>1000%</i>
Policy Service					
Access to Care	0	0	1	.	.
Coverage Question	2	2	8	300.0%	300.0%
Delays / No Response	3	0	1	-66.7%	.
Inadequate Provider Network	0	1	0	.	-100.0%
Other	4	2	1	-75.0%	-50.0%
Premium Notice/Billing	6	0	6	0.0%	.
Premium Refund	16	21	10	-37.5%	-52.4%
<i>Subtotal</i>	<i>31</i>	<i>26</i>	<i>27</i>	<i>-12.9%</i>	<i>3.8%</i>
Underwriting					
Cancellation	2	0	1	-50.0%	.
Delays	0	1	1	.	0.0%
Premium and Rating	3	3	2	-33.3%	-33.3%
Refusal to Insure	1	0	1	0.0%	.
<i>Subtotal</i>	<i>6</i>	<i>4</i>	<i>5</i>	<i>-16.7%</i>	<i>25.0%</i>
Total	58	52	82	41.4%	57.7%

Reason	Life and Annuities				
	Complaints by Reason, 2004-2006				
	Complaints 2004	Complaints 2005	Complaints 2006	% Change 2004-2006	% Change 2005-2006
Claim Handling					
Assignment of Benefits	1	0	0	-100.0%	.
Delays	81	67	65	-19.8%	-3.0%
Denial of Claim	35	57	52	48.6%	-8.8%
Other	5	5	107	2040%	2040%
Post-Claim Underwriting	0	2	0	.	-100.0%
Prompt Pay	0	1	0	.	-100.0%
Unsatisfactory Settlement/Offer	27	29	16	-40.7%	-44.8%
Value Dispute	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>149</i>	<i>162</i>	<i>240</i>	<i>61.1%</i>	<i>48.1%</i>
Marketing					
Agent Handling	11	6	18	63.6%	200.0%
Churning	3	3	2	-33.3%	-33.3%
Delays	0	1	5	.	400.0%
Failure to Place	1	0	0	-100.0%	.
Fraud/Forgery	1	3	1	0.0%	-66.7%
High Pressure Tactics	1	3	3	200.0%	0.0%
Misappropriation of Premium	2	2	3	50.0%	50.0%
Misappropriations	2	1	0	-100.0%	-100.0%
Misleading Advertising	1	0	1	0.0%	.
Misrepresentation	39	28	30	-23.1%	7.1%
Misstatement on Application	0	1	0	.	-100.0%
Not Licensed	1	0	2	100.0%	.
Other	1	0	0	-100.0%	.
Replacement	1	1	1	0.0%	0.0%
Suitability	0	5	11	.	120.0%
<i>Subtotal</i>	<i>64</i>	<i>54</i>	<i>77</i>	<i>20.3%</i>	<i>42.6%</i>
Policy Service					
Abusive Service	3	0	1	-66.7%	.
Accelerated Benefits	0	1	0	.	-100.0%
Cash Value	44	25	20	-54.5%	-20.0%
Class Action	1	0	0	-100.0%	.
Coverage Question	18	8	36	100.0%	350.0%
Delays / No Response	79	58	22	-72.2%	-62.1%
Information Requested	27	17	12	-55.6%	-29.4%
Other	47	34	15	-68.1%	-55.9%
Payment Not Credited	3	4	2	-33.3%	-50.0%
Policy Delivery	3	0	2	-33.3%	.

Life and Annuities					
Complaints by Reason, 2004-2006					
Reason	Complaints 2004	Complaints 2005	Complaints 2006	% Change 2004-2006	% Change 2005-2006
Premium Notice/Billing	23	13	15	-34.8%	15.4%
Premium Refund	44	39	14	-68.2%	-64.1%
Surrender Problems	1	10	1	0.0%	-90.0%
<i>Subtotal</i>	<i>293</i>	<i>209</i>	<i>140</i>	<i>-52.2%</i>	<i>-33.0%</i>
Underwriting					
Cancellation	17	18	3	-82.4%	-83.3%
Delays	0	0	3	.	.
Endorsement / Rider	1	0	1	0.0%	.
Health Status	0	1	0	.	-100.0%
Nonrenewal	1	0	0	-100.0%	.
Other	2	6	1	-50.0%	-83.3%
Premium and Rating	6	28	10	66.7%	-64.3%
Rate Classification	0	0	1	.	.
Refusal to Insure	6	3	1	-83.3%	-66.7%
Rescission	2	0	0	-100.0%	.
Surcharge	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>36</i>	<i>56</i>	<i>20</i>	<i>-44.4%</i>	<i>-64.3%</i>
Total	542	481	477	-12.0%	-0.8%

Health Maintenance Organizations Complaints by Reason, 2004-2006					
Reason	Complaints 2004	Complaints 2005	Complaints 2006	% Change 2004-2006	% Change 2005-2006
Claim Handling					
Adverse Benefit Determination	0	1	0	.	-100.0%
Assignment of Benefits	0	1	0	.	-100.0%
Coordination of Benefits	1	2	2	100.0%	0.0%
Cost of Containment	0	1	2	.	100.0%
Delays	35	27	7	-80.0%	-74.1%
Denial of Claim	131	109	63	-51.9%	-42.2%
Experimental	0	0	6	.	.
Medical Necessity	1	0	3	200.0%	.
Obesity Service	0	1	0	.	-100.0%
Other	3	2	11	266.7%	450.0%
Other-Provider Balance Billing	1	1	0	-100.0%	-100.0%
Out-of-Network Benefits	0	2	0	.	-100.0%
Unsatisfactory Settlement/Offer	39	37	13	-66.7%	-64.9%
Usual, Customary, Reasonable	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>211</i>	<i>185</i>	<i>107</i>	<i>-49.3%</i>	<i>-42.2%</i>
Marketing					
Misrepresentation	0	0	3	.	.
Other	1	0	0	-100.0%	.
Twisting	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>2</i>	<i>0</i>	<i>3</i>	<i>50.0%</i>	<i>.</i>
Policy Service					
Access to Care	18	9	2	-88.9%	-77.8%
Coverage Question	16	3	13	-18.8%	333.3%
Delays / No Response	3	5	1	-66.7%	-80.0%
Information Requested	3	0	0	-100.0%	.
Other	3	7	2	-33.3%	-71.4%
Premium Notice/Billing	9	1	1	-88.9%	0.0%
Premium Refund	2	2	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>54</i>	<i>27</i>	<i>19</i>	<i>-64.8%</i>	<i>-29.6%</i>
Underwriting					
Cancellation	2	1	0	-100.0%	-100.0%
Endorsement / Rider	1	0	0	-100.0%	.
Nonrenewal	1	0	0	-100.0%	.
Other	1	0	0	-100.0%	.
Premium and Rating	2	0	0	-100.0%	.
Refusal to Insure	0	1	1	.	0.0%
<i>Subtotal</i>	<i>7</i>	<i>2</i>	<i>1</i>	<i>-85.7%</i>	<i>-50.0%</i>

Health Maintenance Organizations Complaints by Reason, 2004-2006					
Reason	Complaints 2004	Complaints 2005	Complaints 2006	% Change 2004-2006	% Change 2005-2006
Total	274	214	130	-52.6%	-39.3%

Complaint Indices

Top 40 Writers by Line

Ordered by Market Share

Property and Casualty Insurance Complaint Indices (Excluding Accident & Health)
Top Forty Writers by Market Share

Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2006- 2006	Complaint Index
19275	American Family Mutual Ins Co	687	\$786,996,279	9.7%	121
25178	State Farm Mutual Automobile Ins Co	337	\$608,749,098	7.5%	77
25143	State Farm Fire & Casualty Company	309	\$415,267,749	5.1%	103
23388	Shelter Mutual Insurance Company	282	\$276,523,819	3.4%	141
10191	Missouri Employers Mutual Insurance Co	55	\$146,445,245	1.8%	52
39012	Safeco Insurance Company Of Illinois	120	\$125,607,227	1.5%	132
21628	Farmers Insurance Company Inc	161	\$125,349,842	1.5%	178
26859	Farm Bureau Town & Country Ins Co Of MO	201	\$124,085,671	1.5%	224
35289	Continental Insurance Company The	8	\$113,008,540	1.4%	10
19380	American Home Assurance Company	38	\$107,387,404	1.3%	49
19232	Allstate Insurance Company	117	\$94,834,987	1.2%	171
23035	Liberty Mutual Fire Insurance Company	61	\$93,979,210	1.2%	90
19283	American Standard Ins Co Of Wisconsin	118	\$92,498,028	1.1%	176
15512	Automobile Club Inter-insurance Exchange	110	\$92,387,078	1.1%	165
20281	Federal Insurance Company	5	\$85,767,119	1.1%	8
17230	Allstate Property & Casualty Ins Co	112	\$85,639,694	1.1%	181
16535	Zurich American Insurance Company	14	\$80,836,743	1.0%	24
21687	Mid Century Insurance Company	121	\$79,225,057	1.0%	211
10677	Cincinnati Ins Co The	23	\$75,878,666	0.9%	42
21326	Empire Fire & Marine Insurance Co	9	\$72,641,862	0.9%	17
42919	Progressive Northwestern Ins Co	119	\$69,296,863	0.9%	238
19100	AMCO Insurance Company	43	\$68,354,610	0.8%	87
19445	National Union Fire Ins Co of Pittsburgh	8	\$67,353,994	0.8%	16
25674	Travelers Prop Casualty Co of America	7	\$65,010,291	0.8%	15
30104	Hartford Underwriters Insurance Co	85	\$61,264,859	0.8%	192
22667	Ace American Insurance Company	4	\$58,383,921	0.7%	9
20443	Continental Casualty Company	9	\$56,993,322	0.7%	22
25941	United Services Automobile Association	31	\$55,228,267	0.7%	78
40282	Travelers Commercial Casualty Company	50	\$52,246,411	0.6%	132
19682	Hartford Fire Insurance Company	10	\$51,971,413	0.6%	27
19410	Commerce & Industry Insurance Co	9	\$50,951,611	0.6%	24
24740	Safeco Insurance Co Of America	73	\$50,465,255	0.6%	200
15725	Cameron Mutual Insurance Company	35	\$50,074,175	0.6%	97
37834	Progressive Preferred Insurance Company	58	\$49,916,656	0.6%	161
21482	Factory Mutual Insurance Company	0	\$49,881,252	0.6%	0
20699	Ace Property & Casualty Insurance Company	2	\$49,096,441	0.6%	6
19240	Allstate Indemnity Company	76	\$47,080,255	0.6%	223
18988	Auto Owners Insurance Company	27	\$45,886,414	0.6%	81
24279	Progressive Max Insurance Company	57	\$44,228,140	0.5%	178
10804	Continental Western Insurance Co	15	\$43,844,303	0.5%	47
Total		3,606	\$4,770,637,767	58.9%	.
Total		5,860	\$8,106,423,622	100.0%	.

Private Passenger Automobile Insurance Complaint Indices
Top Forty Writers by Market Share

Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index
25178	State Farm Mutual Automobile Ins Co	331	\$580,160,318	20.8%	46
19275	American Family Mutual Ins Co	420	\$425,812,799	15.3%	80
23388	Shelter Mutual Insurance Company	137	\$153,423,738	5.5%	73
39012	Safeco Insurance Company Of Illinois	120	\$125,607,227	4.5%	78
21628	Farmers Insurance Company Inc	160	\$125,349,842	4.5%	104
19283	American Standard Ins Co Of Wisconsin	118	\$92,472,357	3.3%	104
15512	Automobile Club Inter-insurance Exchange	110	\$92,170,665	3.3%	97
17230	Allstate Property & Casualty Ins Co	97	\$73,246,099	2.6%	108
19232	Allstate Insurance Company	68	\$59,790,362	2.1%	93
26859	Farm Bureau Town & Country Ins Co Of MO	84	\$58,649,748	2.1%	117
42919	Progressive Northwestern Ins Co	108	\$55,445,642	2.0%	158
37834	Progressive Preferred Insurance Company	56	\$49,915,621	1.8%	91
25143	State Farm Fire & Casualty Company	51	\$45,136,206	1.6%	92
24279	Progressive Max Insurance Company	57	\$43,706,151	1.6%	106
25941	United Services Automobile Association	28	\$36,757,185	1.3%	62
35882	GEICO General Ins Co	45	\$36,293,833	1.3%	101
21687	Mid Century Insurance Company	63	\$35,321,717	1.3%	145
23035	Liberty Mutual Fire Insurance Company	30	\$25,917,282	0.9%	94
16322	Progressive Direct Insurance Company	32	\$21,649,291	0.8%	120
25968	USAA Casualty Insurance Company	17	\$21,043,241	0.8%	66
19100	AMCO Insurance Company	21	\$20,834,329	0.7%	82
15725	Cameron Mutual Insurance Company	13	\$20,276,618	0.7%	52
30104	Hartford Underwriters Insurance Co	65	\$19,624,754	0.7%	269
40258	American International South Ins Co	48	\$18,783,900	0.7%	208
22063	Government Employees Insurance Co	28	\$18,181,020	0.7%	125
28401	American National Property & Casualty Co	24	\$18,097,776	0.6%	108
42994	Progressive Classic Insurance Company	33	\$17,681,615	0.6%	152
42587	Depositors Insurance Company	16	\$16,827,501	0.6%	77
22055	GEICO Indemnity Company	35	\$15,426,606	0.6%	185
34690	Property & Casualty Ins Co Of Hartford	26	\$15,147,902	0.5%	140
10783	Cornerstone National Insurance Company	23	\$15,127,602	0.5%	124
21164	Dairyland Insurance Company	23	\$12,616,410	0.5%	148
42579	Allied Property & Casualty Ins Co	8	\$11,410,074	0.4%	57
40371	Columbia Mutual Insurance Company	11	\$11,023,836	0.4%	81
23515	Midwestern Indemnity Company The	7	\$10,794,256	0.4%	53
27235	Auto Club Family Insurance Company	21	\$10,657,481	0.4%	160
19240	Allstate Indemnity Company	26	\$10,633,969	0.4%	199
19429	Insurance Co Of The State Of PA	20	\$9,025,747	0.3%	180
25712	Esurance Insurance Company	17	\$8,795,031	0.3%	157
42609	Affirmative Insurance Company	61	\$8,034,296	0.3%	618
Top 40 Writers		2,658	\$2,446,870,049	87.9%	.
Total		3,423	\$2,785,144,787	100.0%	.

Homeowners Insurance Complaint Indices
Top Forty Writers by Market Share

Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index
25143	State Farm Fire & Casualty Company	238	\$284,640,986	22.1%	69
19275	American Family Mutual Ins Co	204	\$251,147,088	19.5%	67
23388	Shelter Mutual Insurance Company	127	\$96,991,310	7.5%	109
26859	Farm Bureau Town & Country Ins Co Of MO	103	\$52,539,710	4.1%	163
21687	Mid Century Insurance Company	56	\$36,371,563	2.8%	128
24740	Safeco Insurance Co Of America	50	\$36,365,335	2.8%	114
19240	Allstate Indemnity Company	47	\$30,303,413	2.3%	129
21660	Fire Insurance Exchange	48	\$28,807,552	2.2%	138
27235	Auto Club Family Insurance Company	44	\$27,171,042	2.1%	134
19232	Allstate Insurance Company	44	\$24,266,869	1.9%	150
19070	Standard Fire Insurance Company	31	\$19,945,271	1.5%	129
23035	Liberty Mutual Fire Insurance Company	21	\$16,949,871	1.3%	103
15725	Cameron Mutual Insurance Company	17	\$16,461,416	1.3%	86
25941	United Services Automobile Association	3	\$16,081,859	1.2%	15
18988	Auto Owners Insurance Company	9	\$15,675,958	1.2%	48
19100	AMCO Insurance Company	10	\$15,049,094	1.2%	55
20699	Ace Property & Casualty Insurance Company	1	\$12,731,492	1.0%	7
42579	Allied Property & Casualty Ins Co	11	\$12,271,021	1.0%	74
17230	Allstate Property & Casualty Ins Co	15	\$11,724,551	0.9%	106
28401	American National Property & Casualty Co	21	\$10,779,807	0.8%	162
42978	American Security Insurance Company	5	\$10,496,671	0.8%	40
21482	Factory Mutual Insurance Company	0	\$9,854,805	0.8%	0
11185	Foremost Insurance Co	21	\$9,791,332	0.8%	178
30104	Hartford Underwriters Insurance Co	18	\$9,282,724	0.7%	161
14400	Lititz Mutual Insurance Company	15	\$8,326,191	0.6%	150
21849	American Automobile Insurance Company	2	\$8,288,428	0.6%	20
20303	Great Northern Insurance Company	1	\$7,841,431	0.6%	11
25968	USAA Casualty Insurance Company	1	\$7,562,581	0.6%	11
23515	Midwestern Indemnity Company The	10	\$7,121,493	0.6%	117
23787	Nationwide Mutual Insurance Company	3	\$6,747,815	0.5%	37
20990	Country Mutual Insurance Company	17	\$6,720,015	0.5%	210
25180	Fidelity National Insurance Company	13	\$6,670,131	0.5%	162
34690	Property & Casualty Ins Co Of Hartford	7	\$5,972,815	0.5%	97
10677	Cincinnati Ins Co The	4	\$5,869,996	0.5%	57
40371	Columbia Mutual Insurance Company	4	\$5,660,869	0.4%	59
24260	Progressive Casualty Insurance Company	22	\$5,308,767	0.4%	344
25127	State Auto Property & Casualty Insurance Co	3	\$5,304,184	0.4%	47
40649	Economy Premier Assurance Company	6	\$5,106,350	0.4%	98
41513	Foremost Signature Insurance Company	9	\$5,106,326	0.4%	146
26298	Metropolitan Property & Casualty Ins Co	10	\$4,307,434	0.3%	193
Top 40 Writers		1,271	\$1,157,615,565	89.7%	.
Total		1,555	\$1,290,679,123	100.0%	.

Accident and Health Insurance Complaint Indices
Top Forty Writers by Market Share

Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index
78972	Healthy Alliance Life Insurance Co	631	\$1,364,120,256	28.9%	77
79413	United Healthcare Insurance Company	304	\$649,661,313	13.8%	77
47171	Blue Cross & Blue Shield Of Kansas City	196	\$485,184,409	10.3%	67
19445	National Union Fire Ins Co of Pittsburgh	5	\$115,011,623	2.4%	7
73288	Humana Insurance Company	39	\$114,580,937	2.4%	56
65978	Metropolitan Life Insurance Company	20	\$76,545,111	1.6%	43
60380	American Family Life Assurance Co of Col.	48	\$61,975,202	1.3%	128
61271	Principal Life Ins Co	32	\$60,805,899	1.3%	87
60054	Aetna Life Insurance Company	21	\$59,151,919	1.3%	59
81973	Coventry Health & Life Insurance Company	13	\$56,885,878	1.2%	38
62235	Unum Life Ins Co Of America	36	\$56,337,567	1.2%	106
71412	Mutual Of Omaha Insurance Company	21	\$54,322,517	1.2%	64
64246	Guardian Life Insurance Company Of America	17	\$50,381,996	1.1%	56
61263	Bankers Life & Casualty Company	65	\$43,401,237	0.9%	248
70408	Union Security Insurance Company	24	\$42,220,200	0.9%	94
69477	Time Insurance Company	105	\$41,994,168	0.9%	414
62286	Golden Rule Insurance Company	31	\$38,094,249	0.8%	135
25178	State Farm Mutual Automobile Ins Co	3	\$37,532,243	0.8%	13
70815	Hartford Life & Accident Insurance Company	7	\$36,528,712	0.8%	32
19275	American Family Mutual Ins Co	12	\$36,019,411	0.8%	55
11255	Caterpillar Insurance Company	0	\$34,600,000	0.7%	0
60040	Cox Health Systems Insurance Company	37	\$34,267,389	0.7%	179
60836	American Republic Insurance Company	26	\$34,142,342	0.7%	126
11529	Premier Health Insurance Company Inc	13	\$33,618,829	0.7%	64
70025	Genworth Life Insurance Company	10	\$30,936,637	0.7%	54
69019	Standard Insurance Company	23	\$28,421,027	0.6%	134
62308	Connecticut General Life Ins Co	14	\$27,621,540	0.6%	84
60305	American Community Mutual Insurance Co	50	\$27,398,942	0.6%	302
97179	American Medical Security Life Ins Co	31	\$24,909,928	0.5%	206
92916	United American Insurance Company	55	\$24,662,591	0.5%	369
62146	Combined Insurance Co Of America	21	\$22,850,929	0.5%	152
80314	Unicare Life & Health Insurance Company	5	\$22,292,171	0.5%	37
16535	Zurich American Insurance Company	2	\$22,262,224	0.5%	15
78174	Conseco Health Insurance Company	68	\$22,116,234	0.5%	509
13935	Federated Mutual Insurance Company	9	\$20,430,167	0.4%	73
65099	John Hancock Life Insurance Company	8	\$18,573,824	0.4%	71
61859	Christian Fidelity Life Insurance Co	1	\$18,007,623	0.4%	9
68322	Great West Life & Annuity Ins Co	1	\$17,807,017	0.4%	9
68500	Continental Life Ins Co Of Brentwood TN	8	\$17,310,977	0.4%	76
67091	Northwestern Mutual Life Ins Co	1	\$16,919,485	0.4%	10
Top 40 Writers		2,013	\$3,979,904,719	84.4%	.
Total		2,848	\$4,714,411,906	100.0%	.

Long Term Care Insurance Complaint Indices
Top Forty Writers by Market Share

Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index
70025	Genworth Life Insurance Company	10	\$30,883,318	15.7%	23
65099	John Hancock Life Insurance Company	8	\$18,442,558	9.4%	31
61263	Bankers Life & Casualty Company	49	\$17,933,396	9.1%	194
65978	Metropolitan Life Insurance Company	1	\$14,079,695	7.1%	5
62235	Unum Life Ins Co Of America	0	\$8,737,425	4.4%	0
62952	Equitable Life & Casualty Ins Co	11	\$7,946,017	4.0%	98
20443	Continental Casualty Company	18	\$7,735,942	3.9%	165
56014	Thrivent Financial For Lutherans	4	\$7,202,768	3.7%	39
76325	Conseco Senior Health Insurance Company	46	\$7,137,517	3.6%	457
64130	Life Investors Ins Co Of America	19	\$5,828,861	3.0%	231
71412	Mutual Of Omaha Insurance Company	2	\$5,085,423	2.6%	28
25178	State Farm Mutual Automobile Ins Co	0	\$4,583,622	2.3%	0
65595	Lincoln Benefit Life Company	0	\$4,547,002	2.3%	0
90611	Allianz Life Ins Co Of North America	0	\$4,184,384	2.1%	0
65005	Riversource Life Insurance Company	2	\$3,785,254	1.9%	37
31119	Medico Insurance Company	7	\$3,662,632	1.9%	136
86231	Transamerica Life Insurance Company	13	\$3,020,937	1.5%	305
65021	Stonebridge Life Insurance Company	21	\$2,482,023	1.3%	600
66915	New York Life Insurance Company	0	\$2,419,954	1.2%	0
68241	Prudential Insurance Company Of America	2	\$2,095,881	1.1%	68
69477	Time Insurance Company	1	\$1,956,400	1.0%	36
67121	Transamerica Occidental Life Ins Co	5	\$1,807,270	0.9%	196
87726	Metlife Insurance Company Of Connecticut	6	\$1,744,425	0.9%	244
70408	Union Security Insurance Company	0	\$1,741,403	0.9%	0
35963	A F & L Insurance Company-Suspended-	12	\$1,512,159	0.8%	563
70319	Washington National Insurance Co	10	\$1,356,965	0.7%	523
60534	American Heritage Life Insurance Co	2	\$1,232,465	0.6%	115
69000	Northwestern Long Term Care Ins Co	0	\$1,219,964	0.6%	0
60836	American Republic Insurance Company	1	\$1,106,221	0.6%	64
58033	Knights Of Columbus	0	\$1,105,882	0.6%	0
65935	Massachusetts Mutual Life Ins Co	0	\$1,078,617	0.5%	0
71471	Medico Life Insurance Company	1	\$1,055,000	0.5%	67
71404	Continental General Insurance Co	2	\$1,037,383	0.5%	137
92916	United American Insurance Company	4	\$990,884	0.5%	286
69116	State Life Insurance Company	0	\$974,758	0.5%	0
80578	Physicians Mutual Insurance Company	1	\$960,442	0.5%	74
63282	Penn Treaty Network America Ins Co	0	\$882,009	0.4%	0
64211	Guarantee Trust Life Insurance Co	2	\$872,369	0.4%	163
19275	American Family Mutual Ins Co	0	\$792,677	0.4%	0
65080	John Alden Life Insurance Company	0	\$704,197	0.4%	0
Total		260	\$185,926,099	94.3%	.
Total		278	\$197,229,470	100.0%	.

Medicare Supplement Insurance Complaint Indices Top Forty Writers by Market Share						
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index	
79413	United Healthcare Insurance Company	21	\$121,017,635	24.2%	45	
78972	Healthy Alliance Life Insurance Co	19	\$78,918,792	15.8%	63	
71412	Mutual Of Omaha Insurance Company	6	\$28,779,103	5.8%	54	
60836	American Republic Insurance Company	9	\$25,581,594	5.1%	92	
47171	Blue Cross & Blue Shield Of Kansas City	12	\$23,518,890	4.7%	133	
61263	Bankers Life & Casualty Company	12	\$22,806,475	4.6%	137	
61859	Christian Fidelity Life Insurance Co	1	\$17,718,571	3.5%	15	
68500	Continental Life Ins Co Of Brentwood TN	7	\$16,643,364	3.3%	109	
92916	United American Insurance Company	3	\$14,417,778	2.9%	54	
86355	Standard Life & Accident Insurance Company	5	\$13,161,906	2.6%	99	
78174	Conseco Health Insurance Company	25	\$12,353,411	2.5%	527	
19275	American Family Mutual Ins Co	0	\$10,498,518	2.1%	0	
25178	State Farm Mutual Automobile Ins Co	0	\$10,466,532	2.1%	0	
60763	American Pioneer Life Insurance Company	17	\$8,575,388	1.7%	516	
80578	Physicians Mutual Insurance Company	2	\$7,202,780	1.4%	72	
57657	Royal Neighbors Of America	0	\$6,760,814	1.4%	0	
62952	Equitable Life & Casualty Ins Co	2	\$6,316,652	1.3%	82	
65536	Genworth Life & Annuity Insurance Company	4	\$6,254,686	1.3%	166	
62146	Combined Insurance Co Of America	2	\$6,087,549	1.2%	85	
70319	Washington National Insurance Co	8	\$4,894,923	1.0%	425	
64130	Life Investors Ins Co Of America	3	\$4,395,274	0.9%	178	
68462	Reserve National Insurance Company	2	\$4,331,384	0.9%	120	
61271	Principal Life Ins Co	1	\$4,265,345	0.9%	61	
64211	Guarantee Trust Life Insurance Co	1	\$3,491,836	0.7%	75	
56014	Thrivent Financial For Lutherans	0	\$3,010,490	0.6%	0	
69132	State Mutual Insurance Company	0	\$2,824,363	0.6%	0	
62286	Golden Rule Insurance Company	0	\$2,696,378	0.5%	0	
71404	Continental General Insurance Co	0	\$2,100,905	0.4%	0	
69701	Union Bankers Insurance Company	0	\$2,085,593	0.4%	0	
72850	United World Life Insurance Company	0	\$1,846,326	0.4%	0	
63479	United Teacher Associates Insurance Co	15	\$1,559,449	0.3%	2,503	
69663	USAA Life Insurance Company	0	\$1,442,973	0.3%	0	
72125	Physicians Life Insurance Company	0	\$1,432,553	0.3%	0	
31119	Medico Insurance Company	1	\$1,399,190	0.3%	186	
69477	Time Insurance Company	0	\$1,380,758	0.3%	0	
73288	Humana Insurance Company	4	\$1,313,192	0.3%	793	
60380	American Family Life Assurance Co of Col.	1	\$1,108,485	0.2%	235	
61751	Central States Health & Life Company	0	\$1,056,561	0.2%	0	
67121	Transamerica Occidental Life Ins Co	0	\$941,890	0.2%	0	
89184	Sterling Investors Life Ins Co	0	\$925,577	0.2%	0	
Top 40 Writers		183	\$485,583,882	97.2%	.	
Total		192	\$499,608,511	100.0%	.	

Life and Annuity Complaint Indices Top Forty Writers by Market Share						
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index	
60941	AIG Sunamerica Life Assurance Company	3	\$319,581,843	5.0%	4	
65676	Lincoln National Life Insurance Co	6	\$257,841,567	4.0%	10	
62944	AXA Equitable Life Insurance Company	12	\$240,729,875	3.8%	21	
90611	Allianz Life Ins Co Of North America	27	\$239,766,328	3.8%	48	
65978	Metropolitan Life Insurance Company	51	\$200,560,936	3.2%	108	
70688	Transamerica Financial Life Ins Co	0	\$185,372,460	2.9%	0	
67091	Northwestern Mutual Life Ins Co	7	\$174,971,941	2.7%	17	
91596	New York Life Ins & Annuity Corporation	5	\$173,146,419	2.7%	12	
80942	ING USA Annuity & Life Ins Co	7	\$160,020,552	2.5%	19	
69345	Teachers Ins & Annuity Assn of America	1	\$159,081,627	2.5%	3	
65056	Jackson National Life Insurance Co	20	\$133,391,656	2.1%	64	
68136	Protective Life Insurance Company	15	\$121,374,742	1.9%	52	
60186	Allstate Life Insurance Company	12	\$117,264,905	1.8%	43	
65005	Riversource Life Insurance Company	3	\$112,831,170	1.8%	11	
69108	State Farm Life Insurance Company	8	\$105,659,196	1.7%	32	
68241	Prudential Insurance Company Of America	62	\$88,608,910	1.4%	297	
56014	Thrivent Financial For Lutherans	5	\$83,134,838	1.3%	26	
60895	American United Life Insurance Co	1	\$79,965,179	1.3%	5	
86509	ING Life Insurance & Annuity Company	0	\$79,483,621	1.2%	0	
67121	Transamerica Occidental Life Ins Co	6	\$78,228,524	1.2%	33	
61050	Metlife Investors USA Insurance Company	0	\$76,403,271	1.2%	0	
86630	American Skandia Life Assurance Corp	4	\$75,708,682	1.2%	22	
93513	Metlife Investors Insurance Company	0	\$74,385,939	1.2%	0	
68322	Great West Life & Annuity Ins Co	1	\$72,173,205	1.1%	6	
65935	Massachusetts Mutual Life Ins Co	11	\$68,257,737	1.1%	68	
61271	Principal Life Ins Co	5	\$65,318,933	1.0%	32	
60488	American General Life Insurance Co	27	\$65,288,176	1.0%	176	
63274	Om Financial Life Insurance Company	13	\$64,523,380	1.0%	86	
92738	American Equity Investment Life Ins Co	9	\$64,020,866	1.0%	60	
70432	AIG Annuity Insurance Company	4	\$63,773,290	1.0%	27	
65838	John Hancock Life Insurance Company (usa)	3	\$59,663,665	0.9%	21	
67466	Pacific Life Insurance Co	3	\$55,911,776	0.9%	23	
61689	Amerus Life Insurance Company	7	\$55,857,566	0.9%	53	
66915	New York Life Insurance Company	22	\$54,451,111	0.9%	171	
66044	Midland National Life Insurance Co	7	\$52,551,972	0.8%	57	
63665	General American Life Insurance Company	14	\$50,789,141	0.8%	117	
65595	Lincoln Benefit Life Company	5	\$49,528,827	0.8%	43	
79227	PRUCO Life Insurance Company	7	\$48,653,330	0.8%	61	
70238	Variable Annuity Life Insurance Co	2	\$47,968,933	0.8%	18	
60399	American Family Life Insurance Company	8	\$47,209,649	0.7%	72	
Top 40 Writers		403	\$4,323,455,738	67.9%	.	
Total		1,500	\$6,366,927,647	100.0%	.	

**Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid
by Market Share)**

Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index
96377	Group Health Plan Inc	127	\$344,084,429	19.7%	104
95358	HMO Missouri Inc DBA Bluechoice	70	\$340,259,645	19.5%	58
96385	United Healthcare Of The Midwest Inc	175	\$211,967,667	12.2%	233
95309	Mercy Health Plan of Missouri Inc	64	\$191,036,485	11.0%	94
95489	Coventry Health Care Of Kansas Inc	87	\$189,409,286	10.9%	130
95315	Good Health HMO Inc DBA Blue-care Inc	35	\$148,614,890	8.5%	66
47171	Blue Cross & Blue Shield Of Kansas City	4	\$93,737,318	5.4%	12
95885	Humana Health Plan Inc	19	\$75,884,092	4.4%	71
95145	Community Health Plan	7	\$54,194,796	3.1%	36
95810	Aetna Health Inc	13	\$51,250,393	2.9%	72
95635	CIGNA Healthcare Of St Louis Inc	1	\$15,051,149	0.9%	19
95530	Cox Health Systems HMO Inc	9	\$14,740,211	0.8%	172
95209	CIGNA Healthcare of Ohio Inc	5	\$8,888,250	0.5%	159
96475	Healthlink HMO Inc	1	\$2,724,959	0.2%	104
10253	Great-West Healthcare Of KS/MO Inc- <i>Withdrawn</i>	1	\$1,212,753	0.1%	233
Total		618	\$1,743,056,325	100.0%	.

Complaint Indices

Top 40 Writers by Line

Alpha by Company

Property and Casualty Complaint Indices (Excluding Accident and Health Top Forty Writers, Alpha by Company)						
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index	
22667	Ace American Insurance Company	4	\$58,383,921	0.7%	9	
20699	Ace Property & Casualty Insurance Company	2	\$49,096,441	0.6%	6	
19240	Allstate Indemnity Company	76	\$47,080,255	0.6%	223	
19232	Allstate Insurance Company	117	\$94,834,987	1.2%	171	
17230	Allstate Property & Casualty Ins Co	112	\$85,639,694	1.1%	181	
19100	AMCO Insurance Company	43	\$68,354,610	0.8%	87	
19275	American Family Mutual Ins Co	687	\$786,996,279	9.7%	121	
19380	American Home Assurance Company	38	\$107,387,404	1.3%	49	
19283	American Standard Ins Co Of Wisconsin	118	\$92,498,028	1.1%	176	
18988	Auto Owners Insurance Company	27	\$45,886,414	0.6%	81	
15512	Automobile Club Inter-insurance Exchange	110	\$92,387,078	1.1%	165	
15725	Cameron Mutual Insurance Company	35	\$50,074,175	0.6%	97	
10677	Cincinnati Ins Co The	23	\$75,878,666	0.9%	42	
19410	Commerce & Industry Insurance Co	9	\$50,951,611	0.6%	24	
20443	Continental Casualty Company	9	\$56,993,322	0.7%	22	
35289	Continental Insurance Company The	8	\$113,008,540	1.4%	10	
10804	Continental Western Insurance Co	15	\$43,844,303	0.5%	47	
21326	Empire Fire & Marine Insurance Co	9	\$72,641,862	0.9%	17	
21482	Factory Mutual Insurance Company	0	\$49,881,252	0.6%	0	
26859	Farm Bureau Town & Country Ins Co Of MO	201	\$124,085,671	1.5%	224	
21628	Farmers Insurance Company Inc	161	\$125,349,842	1.5%	178	
20281	Federal Insurance Company	5	\$85,767,119	1.1%	8	
19682	Hartford Fire Insurance Company	10	\$51,971,413	0.6%	27	
30104	Hartford Underwriters Insurance Co	85	\$61,264,859	0.8%	192	
23035	Liberty Mutual Fire Insurance Company	61	\$93,979,210	1.2%	90	
21687	Mid Century Insurance Company	121	\$79,225,057	1.0%	211	
10191	Missouri Employers Mutual Insurance Co	55	\$146,445,245	1.8%	52	
19445	National Union Fire Ins Co of Pittsburgh	8	\$67,353,994	0.8%	16	
24279	Progressive Max Insurance Company	57	\$44,228,140	0.5%	178	
42919	Progressive Northwestern Ins Co	119	\$69,296,863	0.9%	238	
37834	Progressive Preferred Insurance Company	58	\$49,916,656	0.6%	161	
24740	Safeco Insurance Co Of America	73	\$50,465,255	0.6%	200	
39012	Safeco Insurance Company Of Illinois	120	\$125,607,227	1.5%	132	
23388	Shelter Mutual Insurance Company	282	\$276,523,819	3.4%	141	
25143	State Farm Fire & Casualty Company	309	\$415,267,749	5.1%	103	
25178	State Farm Mutual Automobile Ins Co	337	\$608,749,098	7.5%	77	
40282	Travelers Commercial Casualty Company	50	\$52,246,411	0.6%	132	
25674	Travelers Prop Casualty Co of America	7	\$65,010,291	0.8%	15	
25941	United Services Automobile Association	31	\$55,228,267	0.7%	78	
16535	Zurich American Insurance Company	14	\$80,836,743	1.0%	24	
Top 40 Writers		3,606	\$4,770,637,767	58.9%	.	
Total		5,860	\$8,106,423,622	100.0%	.	

Private Passenger Automobile Insurance Complaint Indices Top Forty Writers, Alpha by Company					
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index
42609	Affirmative Insurance Company	61	\$8,034,296	0.3%	618
42579	Allied Property & Casualty Ins Co	8	\$11,410,074	0.4%	57
19240	Allstate Indemnity Company	26	\$10,633,969	0.4%	199
19232	Allstate Insurance Company	68	\$59,790,362	2.1%	93
17230	Allstate Property & Casualty Ins Co	97	\$73,246,099	2.6%	108
19100	AMCO Insurance Company	21	\$20,834,329	0.7%	82
19275	American Family Mutual Ins Co	420	\$425,812,799	15.3%	80
40258	American International South Ins Co	48	\$18,783,900	0.7%	208
28401	American National Property & Casualty Co	24	\$18,097,776	0.6%	108
19283	American Standard Ins Co Of Wisconsin	118	\$92,472,357	3.3%	104
27235	Auto Club Family Insurance Company	21	\$10,657,481	0.4%	160
15512	Automobile Club Inter-insurance Exchange	110	\$92,170,665	3.3%	97
15725	Cameron Mutual Insurance Company	13	\$20,276,618	0.7%	52
40371	Columbia Mutual Insurance Company	11	\$11,023,836	0.4%	81
10783	Cornerstone National Insurance Company	23	\$15,127,602	0.5%	124
21164	Dairyland Insurance Company	23	\$12,616,410	0.5%	148
42587	Depositors Insurance Company	16	\$16,827,501	0.6%	77
25712	Esurance Insurance Company	17	\$8,795,031	0.3%	157
26859	Farm Bureau Town & Country Ins Co Of MO	84	\$58,649,748	2.1%	117
21628	Farmers Insurance Company Inc	160	\$125,349,842	4.5%	104
35882	GEICO General Ins Co	45	\$36,293,833	1.3%	101
22055	GEICO Indemnity Company	35	\$15,426,606	0.6%	185
22063	Government Employees Insurance Co	28	\$18,181,020	0.7%	125
30104	Hartford Underwriters Insurance Co	65	\$19,624,754	0.7%	269
19429	Insurance Co Of The State Of PA	20	\$9,025,747	0.3%	180
23035	Liberty Mutual Fire Insurance Company	30	\$25,917,282	0.9%	94
21687	Mid Century Insurance Company	63	\$35,321,717	1.3%	145
23515	Midwestern Indemnity Company The	7	\$10,794,256	0.4%	53
42994	Progressive Classic Insurance Company	33	\$17,681,615	0.6%	152
16322	Progressive Direct Insurance Company	32	\$21,649,291	0.8%	120
24279	Progressive Max Insurance Company	57	\$43,706,151	1.6%	106
42919	Progressive Northwestern Ins Co	108	\$55,445,642	2.0%	158
37834	Progressive Preferred Insurance Company	56	\$49,915,621	1.8%	91
34690	Property & Casualty Ins Co Of Hartford	26	\$15,147,902	0.5%	140
39012	Safeco Insurance Company Of Illinois	120	\$125,607,227	4.5%	78
23388	Shelter Mutual Insurance Company	137	\$153,423,738	5.5%	73
25143	State Farm Fire & Casualty Company	51	\$45,136,206	1.6%	92
25178	State Farm Mutual Automobile Ins Co	331	\$580,160,318	20.8%	46
25941	United Services Automobile Association	28	\$36,757,185	1.3%	62
25968	USAA Casualty Insurance Company	17	\$21,043,241	0.8%	66
Top 40 Writers		2,658	\$2,446,870,049	87.9%	.
Total		3,423	\$2,785,144,787	100.0%	.

Homeowners Insurance Complaint Indices
Top Forty Writers, Alpha by Company

Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index
20699	Ace Property & Casualty Insurance Company	1	\$12,731,492	1.0%	7
42579	Allied Property & Casualty Ins Co	11	\$12,271,021	1.0%	74
19240	Allstate Indemnity Company	47	\$30,303,413	2.3%	129
19232	Allstate Insurance Company	44	\$24,266,869	1.9%	150
17230	Allstate Property & Casualty Ins Co	15	\$11,724,551	0.9%	106
19100	AMCO Insurance Company	10	\$15,049,094	1.2%	55
21849	American Automobile Insurance Company	2	\$8,288,428	0.6%	20
19275	American Family Mutual Ins Co	204	\$251,147,088	19.5%	67
28401	American National Property & Casualty Co	21	\$10,779,807	0.8%	162
42978	American Security Insurance Company	5	\$10,496,671	0.8%	40
27235	Auto Club Family Insurance Company	44	\$27,171,042	2.1%	134
18988	Auto Owners Insurance Company	9	\$15,675,958	1.2%	48
15725	Cameron Mutual Insurance Company	17	\$16,461,416	1.3%	86
10677	Cincinnati Ins Co The	4	\$5,869,996	0.5%	57
40371	Columbia Mutual Insurance Company	4	\$5,660,869	0.4%	59
20990	Country Mutual Insurance Company	17	\$6,720,015	0.5%	210
40649	Economy Premier Assurance Company	6	\$5,106,350	0.4%	98
21482	Factory Mutual Insurance Company	0	\$9,854,805	0.8%	0
26859	Farm Bureau Town & Country Ins Co Of MO	103	\$52,539,710	4.1%	163
25180	Fidelity National Insurance Company	13	\$6,670,131	0.5%	162
21660	Fire Insurance Exchange	48	\$28,807,552	2.2%	138
11185	Foremost Insurance Co	21	\$9,791,332	0.8%	178
41513	Foremost Signature Insurance Company	9	\$5,106,326	0.4%	146
20303	Great Northern Insurance Company	1	\$7,841,431	0.6%	11
30104	Hartford Underwriters Insurance Co	18	\$9,282,724	0.7%	161
23035	Liberty Mutual Fire Insurance Company	21	\$16,949,871	1.3%	103
14400	Lititz Mutual Insurance Company	15	\$8,326,191	0.6%	150
26298	Metropolitan Property & Casualty Ins Co	10	\$4,307,434	0.3%	193
21687	Mid Century Insurance Company	56	\$36,371,563	2.8%	128
23515	Midwestern Indemnity Company The	10	\$7,121,493	0.6%	117
23787	Nationwide Mutual Insurance Company	3	\$6,747,815	0.5%	37
24260	Progressive Casualty Insurance Company	22	\$5,308,767	0.4%	344
34690	Property & Casualty Ins Co Of Hartford	7	\$5,972,815	0.5%	97
24740	Safeco Insurance Co Of America	50	\$36,365,335	2.8%	114
23388	Shelter Mutual Insurance Company	127	\$96,991,310	7.5%	109
19070	Standard Fire Insurance Company	31	\$19,945,271	1.5%	129
25127	State Auto Property & Casualty Insurance Co	3	\$5,304,184	0.4%	47
25143	State Farm Fire & Casualty Company	238	\$284,640,986	22.1%	69
25941	United Services Automobile Association	3	\$16,081,859	1.2%	15
25968	USAA Casualty Insurance Company	1	\$7,562,581	0.6%	11
Top 40 Writers		1,271	\$1,157,615,565	89.7%	.
Total		1,555	\$1,290,679,123	100.0%	.

Accident and Health Insurance Complaint Indices Top Forty Writers, Alpha by Company						
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index	
60054	Aetna Life Insurance Company	21	\$59,151,919	1.3%	59	
60305	American Community Mutual Insurance Co	50	\$27,398,942	0.6%	302	
60380	American Family Life Assurance Co of Col.	48	\$61,975,202	1.3%	128	
19275	American Family Mutual Ins Co	12	\$36,019,411	0.8%	55	
97179	American Medical Security Life Ins Co	31	\$24,909,928	0.5%	206	
60836	American Republic Insurance Company	26	\$34,142,342	0.7%	126	
61263	Bankers Life & Casualty Company	65	\$43,401,237	0.9%	248	
47171	Blue Cross & Blue Shield Of Kansas City	196	\$485,184,409	10.3%	67	
11255	Caterpillar Insurance Company	0	\$34,600,000	0.7%	0	
61859	Christian Fidelity Life Insurance Co	1	\$18,007,623	0.4%	9	
62146	Combined Insurance Co Of America	21	\$22,850,929	0.5%	152	
62308	Connecticut General Life Ins Co	14	\$27,621,540	0.6%	84	
78174	Conseco Health Insurance Company	68	\$22,116,234	0.5%	509	
68500	Continental Life Ins Co Of Brentwood TN	8	\$17,310,977	0.4%	76	
81973	Coventry Health & Life Insurance Company	13	\$56,885,878	1.2%	38	
60040	Cox Health Systems Insurance Company	37	\$34,267,389	0.7%	179	
13935	Federated Mutual Insurance Company	9	\$20,430,167	0.4%	73	
70025	Genworth Life Insurance Company	10	\$30,936,637	0.7%	54	
62286	Golden Rule Insurance Company	31	\$38,094,249	0.8%	135	
68322	Great West Life & Annuity Ins Co	1	\$17,807,017	0.4%	9	
64246	Guardian Life Insurance Company Of America	17	\$50,381,996	1.1%	56	
70815	Hartford Life & Accident Insurance Company	7	\$36,528,712	0.8%	32	
78972	Healthy Alliance Life Insurance Co	631	\$1,364,120,256	28.9%	77	
73288	Humana Insurance Company	39	\$114,580,937	2.4%	56	
65099	John Hancock Life Insurance Company	8	\$18,573,824	0.4%	71	
65978	Metropolitan Life Insurance Company	20	\$76,545,111	1.6%	43	
71412	Mutual Of Omaha Insurance Company	21	\$54,322,517	1.2%	64	
19445	National Union Fire Ins Co of Pittsburgh	5	\$115,011,623	2.4%	7	
67091	Northwestern Mutual Life Ins Co	1	\$16,919,485	0.4%	10	
11529	Premier Health Insurance Company Inc	13	\$33,618,829	0.7%	64	
61271	Principal Life Ins Co	32	\$60,805,899	1.3%	87	
69019	Standard Insurance Company	23	\$28,421,027	0.6%	134	
25178	State Farm Mutual Automobile Ins Co	3	\$37,532,243	0.8%	13	
69477	Time Insurance Company	105	\$41,994,168	0.9%	414	
80314	Unicare Life & Health Insurance Company	5	\$22,292,171	0.5%	37	
70408	Union Security Insurance Company	24	\$42,220,200	0.9%	94	
92916	United American Insurance Company	55	\$24,662,591	0.5%	369	
79413	United Healthcare Insurance Company	304	\$649,661,313	13.8%	77	
62235	Unum Life Ins Co Of America	36	\$56,337,567	1.2%	106	
16535	Zurich American Insurance Company	2	\$22,262,224	0.5%	15	
Top 40 Writers		2,013	\$3,979,904,719	84.4%	.	
Total		2,848	\$4,714,411,906	100.0%	.	

Long Term Care Insurance Complaint Indices
Top Forty Writers, Alpha by Company

Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004-2006	Complaint Index
35963	A F & L Insurance Company-Suspended-	12	\$1,512,159	0.8%	563
90611	Allianz Life Ins Co Of North America	0	\$4,184,384	2.1%	0
19275	American Family Mutual Ins Co	0	\$792,677	0.4%	0
60534	American Heritage Life Insurance Co	2	\$1,232,465	0.6%	115
60836	American Republic Insurance Company	1	\$1,106,221	0.6%	64
61263	Bankers Life & Casualty Company	49	\$17,933,396	9.1%	194
76325	Conseco Senior Health Insurance Company	46	\$7,137,517	3.6%	457
20443	Continental Casualty Company	18	\$7,735,942	3.9%	165
71404	Continental General Insurance Co	2	\$1,037,383	0.5%	137
62952	Equitable Life & Casualty Ins Co	11	\$7,946,017	4.0%	98
70025	Genworth Life Insurance Company	10	\$30,883,318	15.7%	23
64211	Guarantee Trust Life Insurance Co	2	\$872,369	0.4%	163
65080	John Alden Life Insurance Company	0	\$704,197	0.4%	0
65099	John Hancock Life Insurance Company	8	\$18,442,558	9.4%	31
58033	Knights Of Columbus	0	\$1,105,882	0.6%	0
64130	Life Investors Ins Co Of America	19	\$5,828,861	3.0%	231
65595	Lincoln Benefit Life Company	0	\$4,547,002	2.3%	0
65935	Massachusetts Mutual Life Ins Co	0	\$1,078,617	0.5%	0
31119	Medico Insurance Company	7	\$3,662,632	1.9%	136
71471	Medico Life Insurance Company	1	\$1,055,000	0.5%	67
87726	Metlife Insurance Company Of Connecticut	6	\$1,744,425	0.9%	244
65978	Metropolitan Life Insurance Company	1	\$14,079,695	7.1%	5
71412	Mutual Of Omaha Insurance Company	2	\$5,085,423	2.6%	28
66915	New York Life Insurance Company	0	\$2,419,954	1.2%	0
69000	Northwestern Long Term Care Ins Co	0	\$1,219,964	0.6%	0
63282	Penn Treaty Network America Ins Co	0	\$882,009	0.4%	0
80578	Physicians Mutual Insurance Company	1	\$960,442	0.5%	74
68241	Prudential Insurance Company Of America	2	\$2,095,881	1.1%	68
65005	Riversource Life Insurance Company	2	\$3,785,254	1.9%	37
25178	State Farm Mutual Automobile Ins Co	0	\$4,583,622	2.3%	0
69116	State Life Insurance Company	0	\$974,758	0.5%	0
65021	Stonebridge Life Insurance Company	21	\$2,482,023	1.3%	600
56014	Thrivent Financial For Lutherans	4	\$7,202,768	3.7%	39
69477	Time Insurance Company	1	\$1,956,400	1.0%	36
86231	Transamerica Life Insurance Company	13	\$3,020,937	1.5%	305
67121	Transamerica Occidental Life Ins Co	5	\$1,807,270	0.9%	196
70408	Union Security Insurance Company	0	\$1,741,403	0.9%	0
92916	United American Insurance Company	4	\$990,884	0.5%	286
62235	Unum Life Ins Co Of America	0	\$8,737,425	4.4%	0
70319	Washington National Insurance Co	10	\$1,356,965	0.7%	523
Total		278	\$197,229,470	100.0%	.
Top 40 Writers		260	\$185,926,099	94.3%	.

Medicare Supplement Insurance Complaint Indices Top Forty Writers, Alpha by Company					
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index
60380	American Family Life Assurance Co of Col.	1	\$1,108,485	0.2%	235
19275	American Family Mutual Ins Co	0	\$10,498,518	2.1%	0
60763	American Pioneer Life Insurance Company	17	\$8,575,388	1.7%	516
60836	American Republic Insurance Company	9	\$25,581,594	5.1%	92
61263	Bankers Life & Casualty Company	12	\$22,806,475	4.6%	137
47171	Blue Cross & Blue Shield Of Kansas City	12	\$23,518,890	4.7%	133
61751	Central States Health & Life Company	0	\$1,056,561	0.2%	0
61859	Christian Fidelity Life Insurance Co	1	\$17,718,571	3.5%	15
62146	Combined Insurance Co Of America	2	\$6,087,549	1.2%	85
78174	Conseco Health Insurance Company	25	\$12,353,411	2.5%	527
71404	Continental General Insurance Co	0	\$2,100,905	0.4%	0
68500	Continental Life Ins Co Of Brentwood TN	7	\$16,643,364	3.3%	109
62952	Equitable Life & Casualty Ins Co	2	\$6,316,652	1.3%	82
65536	Genworth Life & Annuity Insurance Company	4	\$6,254,686	1.3%	166
62286	Golden Rule Insurance Company	0	\$2,696,378	0.5%	0
64211	Guarantee Trust Life Insurance Co	1	\$3,491,836	0.7%	75
78972	Healthy Alliance Life Insurance Co	19	\$78,918,792	15.8%	63
73288	Humana Insurance Company	4	\$1,313,192	0.3%	793
64130	Life Investors Ins Co Of America	3	\$4,395,274	0.9%	178
31119	Medico Insurance Company	1	\$1,399,190	0.3%	186
71412	Mutual Of Omaha Insurance Company	6	\$28,779,103	5.8%	54
72125	Physicians Life Insurance Company	0	\$1,432,553	0.3%	0
80578	Physicians Mutual Insurance Company	2	\$7,202,780	1.4%	72
61271	Principal Life Ins Co	1	\$4,265,345	0.9%	61
68462	Reserve National Insurance Company	2	\$4,331,384	0.9%	120
57657	Royal Neighbors Of America	0	\$6,760,814	1.4%	0
86355	Standard Life & Accident Insurance Company	5	\$13,161,906	2.6%	99
25178	State Farm Mutual Automobile Ins Co	0	\$10,466,532	2.1%	0
69132	State Mutual Insurance Company	0	\$2,824,363	0.6%	0
89184	Sterling Investors Life Ins Co	0	\$925,577	0.2%	0
56014	Thrivent Financial For Lutherans	0	\$3,010,490	0.6%	0
69477	Time Insurance Company	0	\$1,380,758	0.3%	0
67121	Transamerica Occidental Life Ins Co	0	\$941,890	0.2%	0
69701	Union Bankers Insurance Company	0	\$2,085,593	0.4%	0
92916	United American Insurance Company	3	\$14,417,778	2.9%	54
79413	United Healthcare Insurance Company	21	\$121,017,635	24.2%	45
63479	United Teacher Associates Insurance Co	15	\$1,559,449	0.3%	2,503
72850	United World Life Insurance Company	0	\$1,846,326	0.4%	0
69663	USAA Life Insurance Company	0	\$1,442,973	0.3%	0
70319	Washington National Insurance Co	8	\$4,894,923	1.0%	425
Top 40 Writers		183	\$485,583,882	97.2%	.
Total		192	\$499,608,511	100.0%	.

Life and Annuity Complaint Indices Top Forty Writers, Alpha by Company						
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index	
70432	AIG Annuity Insurance Company	4	\$63,773,290	1.0%	27	
60941	AIG Sunamerica Life Assurance Company	3	\$319,581,843	5.0%	4	
90611	Allianz Life Ins Co Of North America	27	\$239,766,328	3.8%	48	
60186	Allstate Life Insurance Company	12	\$117,264,905	1.8%	43	
92738	American Equity Investment Life Ins Co	9	\$64,020,866	1.0%	60	
60399	American Family Life Insurance Company	8	\$47,209,649	0.7%	72	
60488	American General Life Insurance Co	27	\$65,288,176	1.0%	176	
86630	American Skandia Life Assurance Corp	4	\$75,708,682	1.2%	22	
60895	American United Life Insurance Co	1	\$79,965,179	1.3%	5	
61689	Amerus Life Insurance Company	7	\$55,857,566	0.9%	53	
62944	AXA Equitable Life Insurance Company	12	\$240,729,875	3.8%	21	
63665	General American Life Insurance Company	14	\$50,789,141	0.8%	117	
68322	Great West Life & Annuity Ins Co	1	\$72,173,205	1.1%	6	
86509	ING Life Insurance & Annuity Company	0	\$79,483,621	1.2%	0	
80942	ING USA Annuity & Life Ins Co	7	\$160,020,552	2.5%	19	
65056	Jackson National Life Insurance Co	20	\$133,391,656	2.1%	64	
65838	John Hancock Life Insurance Company (usa)	3	\$59,663,665	0.9%	21	
65595	Lincoln Benefit Life Company	5	\$49,528,827	0.8%	43	
65676	Lincoln National Life Insurance Co	6	\$257,841,567	4.0%	10	
65935	Massachusetts Mutual Life Ins Co	11	\$68,257,737	1.1%	68	
93513	Metlife Investors Insurance Company	0	\$74,385,939	1.2%	0	
61050	Metlife Investors USA Insurance Company	0	\$76,403,271	1.2%	0	
65978	Metropolitan Life Insurance Company	51	\$200,560,936	3.2%	108	
66044	Midland National Life Insurance Co	7	\$52,551,972	0.8%	57	
91596	New York Life Ins & Annuity Corporation	5	\$173,146,419	2.7%	12	
66915	New York Life Insurance Company	22	\$54,451,111	0.9%	171	
67091	Northwestern Mutual Life Ins Co	7	\$174,971,941	2.7%	17	
63274	Om Financial Life Insurance Company	13	\$64,523,380	1.0%	86	
67466	Pacific Life Insurance Co	3	\$55,911,776	0.9%	23	
61271	Principal Life Ins Co	5	\$65,318,933	1.0%	32	
68136	Protective Life Insurance Company	15	\$121,374,742	1.9%	52	
79227	PRUCO Life Insurance Company	7	\$48,653,330	0.8%	61	
68241	Prudential Insurance Company Of America	62	\$88,608,910	1.4%	297	
65005	Riversource Life Insurance Company	3	\$112,831,170	1.8%	11	
69108	State Farm Life Insurance Company	8	\$105,659,196	1.7%	32	
69345	Teachers Ins & Annuity Assn of America	1	\$159,081,627	2.5%	3	
56014	Thrivent Financial For Lutherans	5	\$83,134,838	1.3%	26	
70688	Transamerica Financial Life Ins Co	0	\$185,372,460	2.9%	0	
67121	Transamerica Occidental Life Ins Co	6	\$78,228,524	1.2%	33	
70238	Variable Annuity Life Insurance Co	2	\$47,968,933	0.8%	18	
Top 40 Writers		403	\$4,323,455,738	67.9%	.	
Total		1,500	\$6,366,927,647	100.0%	.	

Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid)
Alpha by Company

Code	Name	Complaints	Average	Average	Complaint
		2004-2006	Annual Premium 2004-2006	Market Share 2004- 2006	Index
95810	Aetna Health Inc	13	\$51,250,393	2.9%	72
47171	Blue Cross & Blue Shield Of Kansas City	4	\$93,737,318	5.4%	12
95209	CIGNA Healthcare of Ohio Inc	5	\$8,888,250	0.5%	159
95635	CIGNA Healthcare Of St Louis Inc	1	\$15,051,149	0.9%	19
95145	Community Health Plan	7	\$54,194,796	3.1%	36
95489	Coventry Health Care Of Kansas Inc	87	\$189,409,286	10.9%	130
95530	Cox Health Systems HMO Inc	9	\$14,740,211	0.8%	172
95315	Good Health HMO Inc DBA Blue-care Inc	35	\$148,614,890	8.5%	66
10253	Great-West Healthcare Of KS/MO Inc- <i>Withdrawn</i>	1	\$1,212,753	0.1%	233
96377	Group Health Plan Inc	127	\$344,084,429	19.7%	104
96475	Healthlink HMO Inc	1	\$2,724,959	0.2%	104
95358	HMO Missouri Inc DBA Bluechoice	70	\$340,259,645	19.5%	58
95885	Humana Health Plan Inc	19	\$75,884,092	4.4%	71
95309	Mercy Health Plan of Missouri Inc	64	\$191,036,485	11.0%	94
96385	United Healthcare Of The Midwest Inc	175	\$211,967,667	12.2%	233
Total		618	\$1,743,056,325	100.0%	.

All Property and Casualty Writers

(Excluding Accident and Health)

Complaint Indices

**Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)
Alpha by Company**

Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index
12963	21st Century Insurance Company	0	\$3,636	0.0%	0
10349	Acceptance Casualty Insurance Co	4	\$3,211,696	0.0%	172
12304	Accident Fund General Insurance Company	0	\$170,520	0.0%	0
10166	Accident Fund Ins Co of America	1	\$22,200,180	0.3%	6
12305	Accident Fund National Insurance Company	0	\$137,725	0.0%	0
26379	Accredited Surety & Casualty Company Inc	0	\$50,883	0.0%	0
22667	Ace American Insurance Company	4	\$58,383,921	0.7%	9
20702	Ace Fire Underwriters Insurance Company	0	\$3,457,012	0.0%	0
20699	Ace Property & Casualty Insurance Company	2	\$49,096,441	0.6%	6
19984	ACIG Insurance Company	0	\$261,884	0.0%	0
22950	Acstar Insurance Company	0	\$138,442	0.0%	0
14184	Acuity A Mutual Insurance Company	1	\$21,331,472	0.3%	6
10324	Addison Insurance Company	1	\$7,484,740	0.1%	18
40517	Advantage Workers Compensation Ins Co	0	\$18,059	0.0%	0
33898	Aegis Security Insurance Company	0	\$112,841	0.0%	0
10014	Affiliated FM Insurance Company	0	\$10,136,438	0.1%	0
42609	Affirmative Insurance Company	62	\$8,034,296	0.1%	1,067
42757	Agri General Insurance Company	0	\$11,660,118	0.1%	0
19402	AIG Casualty Company	0	\$1,282,387	0.0%	0
34789	AIG Centennial Insurance Company	1	\$316,757	0.0%	437
36587	AIG National Insurance Company Inc	15	\$5,095,441	0.1%	407
20796	AIG Premier Insurance Company	2	\$276,603	0.0%	1,000
19399	AIU Insurance Company	12	\$3,450,042	0.0%	481
38733	Alaska National Insurance Company	0	\$296,212	0.0%	0
24899	Alea North America Insurance Company	0	\$5,494,511	0.1%	0
12188	Alfa Vision Insurance Corporation	11	\$2,585,623	0.0%	588
13285	Allegheny Casualty Company	0	\$159,247	0.0%	0
19186	Alliance Insurance Company Inc	6	\$2,177,699	0.0%	381
35300	Allianz Global Risks US Insurance Company	0	\$8,493,991	0.1%	0
42579	Allied Property & Casualty Ins Co	22	\$24,780,048	0.3%	123
41840	Allmerica Financial Benefit Insurance Company	1	\$42,917	0.0%	3,223
29688	Allstate Fire & Casualty Insurance Company	6	\$4,335,180	0.1%	191
19240	Allstate Indemnity Company	76	\$47,080,255	0.6%	223
19232	Allstate Insurance Company	117	\$94,834,987	1.2%	171
17230	Allstate Property & Casualty Ins Co	112	\$85,639,694	1.1%	181
38156	Alpha Property & Casualty Insurance Co	17	\$3,692,059	0.0%	637
18708	AMBAC Assurance Corporation	0	\$11,307,133	0.1%	0
19100	AMCO Insurance Company	43	\$68,354,610	0.8%	87
25402	AMCOMP Assurance Corporation	0	\$107,439	0.0%	0
12548	American Agri-business Insurance Company	0	\$6,959,353	0.1%	0
10103	American Agricultural Insurance Co	0	\$2,318,886	0.0%	0
19720	American Alternative Insurance Corporation	1	\$11,226,090	0.1%	12
21849	American Automobile Insurance Company	2	\$14,300,509	0.2%	19

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health) Alpha by Company						
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index	
10111	American Bankers Insurance Company Of FL	9	\$8,165,733	0.1%	152	
20427	American Casualty Company Of Reading PA	3	\$11,266,571	0.1%	37	
37915	American Central Insurance Company	0	\$1,092	0.0%	0	
19941	American Commerce Insurance Company	0	\$40,281	0.0%	0	
45934	American Compensation Insurance Company	0	\$526	0.0%	0	
10216	American Contractors Indemnity Company	0	\$351,755	0.0%	0	
19690	American Economy Insurance Company	9	\$10,717,405	0.1%	116	
20613	American Employers Insurance Co	0	\$142	0.0%	0	
23450	American Family Home Insurance Company	15	\$4,415,367	0.1%	470	
19275	American Family Mutual Ins Co	687	\$786,996,279	9.7%	121	
10170	American Federated Insurance Company	0	\$56,509	0.0%	0	
24066	American Fire & Casualty Company	3	\$3,375,545	0.0%	123	
24376	American General Indemnity Company	0	\$2,646,871	0.0%	0	
26247	American Guarantee & Liability Ins Co	0	\$24,555,338	0.3%	0	
13331	American Hardware Mutual Ins Co	0	\$6,745	0.0%	0	
19380	American Home Assurance Company	38	\$107,387,404	1.3%	49	
21857	American Insurance Company The	0	\$7,972,093	0.1%	0	
32220	American International Insurance Company	6	\$4,622,521	0.1%	180	
40258	American International South Ins Co	48	\$20,578,671	0.3%	323	
31895	American Interstate Ins Co	1	\$6,348,738	0.1%	22	
10200	American Live Stock Insurance Co	1	\$262,427	0.0%	527	
16810	American Mercury Insurance Company	0	\$306,981	0.0%	0	
23469	American Modern Home Insurance Co	15	\$7,963,147	0.1%	261	
38652	American Modern Select Insurance Company	0	\$266,997	0.0%	0	
22918	American Motorists Insurance Co	1	\$-112,378	- 0.0%	-1231	
39942	American National General Insurance Co	0	\$1,558,805	0.0%	0	
28401	American National Property & Casualty Co	50	\$34,985,908	0.4%	198	
37001	American Premier Insurance Company	0	\$6,684	0.0%	0	
19615	American Reliable Insurance Company	1	\$2,131,173	0.0%	65	
19631	American Road Insurance Company	0	\$7,347,479	0.1%	0	
39969	American Safety Casualty Insurance Company	0	\$63,680	0.0%	0	
42978	American Security Insurance Company	6	\$10,966,632	0.1%	76	
42897	American Service Insurance Company	11	\$723,722	0.0%	2,102	
41998	American Southern Home Insurance Company	0	\$266	0.0%	0	
10235	American Southern Insurance Company	0	\$87,919	0.0%	0	
19283	American Standard Ins Co Of Wisconsin	118	\$92,498,028	1.1%	176	
19704	American States Insurance Company	14	\$20,028,485	0.2%	97	
31380	American Surety Company	0	\$21,713	0.0%	0	
25828	American Union Insurance Company-Withdrew-	0	\$11,975	0.0%	0	
40142	American Zurich Insurance Company	1	\$8,155,435	0.1%	17	
19488	Amerisure Insurance Company	0	\$17,869,037	0.2%	0	
23396	Amerisure Mutual Insurance Company	3	\$29,484,234	0.4%	14	
27928	Amex Assurance Company	3	\$4,535,268	0.1%	92	
19976	AMICA Mutual Insurance Company	1	\$3,146,006	0.0%	44	
34738	ARAG Insurance Company	0	\$131,982	0.0%	0	

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health) Alpha by Company						
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index	
11150	Arch Insurance Company	1	\$12,307,715	0.2%	11	
10348	Arch Reinsurance Company	0	\$1,433	0.0%	0	
19860	Argonaut Great Central Insurance Co	2	\$9,632,650	0.1%	29	
19801	Argonaut Insurance Company	0	\$991,231	0.0%	0	
19828	Argonaut Midwest Insurance Company	0	\$1,034,555	0.0%	0	
41459	Armed Forces Insurance Exchange	3	\$1,721,623	0.0%	241	
21865	Associated Indemnity Corporation	0	\$1,228,510	0.0%	0	
19305	Assurance Company Of America	7	\$12,171,737	0.2%	80	
30180	Assured Guaranty Corp	0	\$364,405	0.0%	0	
41769	Athena Assurance Company	0	\$791,993	0.0%	0	
21792	Atlanta Casualty Company	0	\$8,152	0.0%	0	
31925	Atlanta Specialty Insurance Company	1	\$2,940	0.0%	9,999	
22209	Atlantic Insurance Company	0	\$7,491	0.0%	0	
19895	Atlantic Mutual Insurance Company	4	\$3,024,609	0.0%	183	
27154	Atlantic Specialty Insurance Company	0	\$5,447,948	0.1%	0	
25422	Atradius Trade Credit Insurance Inc	0	\$961,942	0.0%	0	
27235	Auto Club Family Insurance Company	65	\$39,486,369	0.5%	228	
18988	Auto Owners Insurance Company	27	\$45,886,414	0.6%	81	
15512	Automobile Club Inter-insurance Exchange	110	\$92,387,078	1.1%	165	
19062	Automobile Ins Co Of Hartford CT	16	\$5,520,555	0.1%	401	
10367	Avemco Insurance Company	0	\$774,975	0.0%	0	
29530	AXA Art Insurance Corporation	0	\$361,737	0.0%	0	
33022	AXA Insurance Company	0	\$219,472	0.0%	0	
16187	AXA Re Property & Casualty Ins Co	0	\$125,280	0.0%	0	
20370	Axis Reinsurance Company	0	\$4,865,951	0.1%	0	
24813	Balboa Insurance Company	10	\$5,552,872	0.1%	249	
18538	Bancinsure Inc	0	\$981,749	0.0%	0	
33162	Bankers Insurance Company	0	\$56,109	0.0%	0	
20591	Bankers Standard Fire & Marine Co	0	\$192	0.0%	0	
18279	Bankers Standard Insurance Company	0	\$17,967	0.0%	0	
29513	Bar Plan Mutual Insurance Company The	2	\$13,454,609	0.2%	21	
10966	Bar Plan Surety & Fidelity Company, The	0	\$527,584	0.0%	0	
38245	BCS Insurance Company	5	\$2,549,613	0.0%	271	
37540	Beazley Insurance Company Inc	1	\$249,447	0.0%	555	
41394	Benchmark Insurance Company	1	\$4,525,932	0.1%	31	
29580	Berkley Regional Insurance Company	0	\$3,912	0.0%	0	
20095	Bituminous Casualty Corporation	5	\$15,811,742	0.2%	44	
20109	Bituminous Fire & Marine Ins Co	1	\$261,127	0.0%	530	
27081	Bond Safeguard Insurance Company	1	\$285,308	0.0%	485	
19658	Bristol West Insurance Company	1	\$371,592	0.0%	372	
13528	Brotherhood Mutual Insurance Co	3	\$7,716,477	0.1%	54	
20117	California Casualty Indemnity Exchange	8	\$4,326,247	0.1%	256	
20125	California Casualty Insurance Co	0	\$370	0.0%	0	
15725	Cameron Mutual Insurance Company	35	\$50,074,175	0.6%	97	
42498	Cameron National Insurance Company	0	\$2,604,599	0.0%	0	

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health) Alpha by Company					
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index
36340	Camico Mutual Insurance Company	0	\$686,445	0.0%	0
10464	Canal Insurance Company	10	\$6,525,976	0.1%	212
30589	Capital City Insurance Company Inc	0	\$167,854	0.0%	0
10472	Capitol Indemnity Corporation	6	\$3,453,136	0.0%	240
10510	Carolina Casualty Insurance Company	5	\$8,583,246	0.1%	81
11255	Caterpillar Insurance Company	0	\$4,539,434	0.1%	0
19909	Centennial Insurance Company	0	\$1,425,043	0.0%	0
34274	Central States Indemnity Company Of Omaha	0	\$1,608,234	0.0%	0
34649	Centre Insurance Company	1	\$75,481	0.0%	1,833
42765	Centurion Casualty Company	0	\$52,920	0.0%	0
26905	Century-national Insurance Company	0	\$19,602	0.0%	0
37524	Charter Indemnity Company	17	\$3,386,497	0.0%	694
25615	Charter Oak Fire Insurance Co The	2	\$8,673,397	0.1%	32
10642	Cherokee Insurance Company	0	\$2,299,573	0.0%	0
22810	Chicago Insurance Company	1	\$1,415,893	0.0%	98
12777	Chubb Indemnity Insurance Company	0	\$1,444,082	0.0%	0
10052	Chubb National Insurance Company	0	\$83,869	0.0%	0
10669	Church Insurance Co The	0	\$174,330	0.0%	0
18767	Church Mutual Insurance Company	1	\$20,315,528	0.3%	7
25771	CIFG Assurance North America Inc	0	\$973,974	0.0%	0
22004	CIM Insurance Corporation	0	\$55,015	0.0%	0
28665	Cincinnati Casualty Company The	1	\$7,350,425	0.1%	19
23280	Cincinnati Indemnity Company Inc	0	\$5,384,838	0.1%	0
10677	Cincinnati Ins Co The	23	\$75,878,666	0.9%	42
31534	Citizens Insurance Company Of America	1	\$199,534	0.0%	693
10315	Civic Property & Casualty Co	10	\$2,615,075	0.0%	529
20532	Clarendon National Insurance Company	2	\$2,864,597	0.0%	97
29114	CMG Mortgage Assurance Company	0	\$564	0.0%	0
40266	CMG Mortgage Insurance Company	0	\$1,231,393	0.0%	0
30112	Cnl/insurance America Inc	0	\$14,129	0.0%	0
34347	Colonial American Casualty & Surety C	0	\$857,278	0.0%	0
10758	Colonial Surety Company	0	\$8,935	0.0%	0
27812	Columbia Insurance Company	0	\$2,728	0.0%	0
40371	Columbia Mutual Insurance Company	26	\$32,815,517	0.4%	110
19640	Columbia National Insurance Company	7	\$14,359,969	0.2%	67
19410	Commerce & Industry Insurance Co	9	\$50,951,611	0.6%	24
32280	Commercial Casualty Insurance Company	1	\$-10,104	- 0.0%	9,999
10220	Commonwealth Ins Co of America	0	\$616,958	0.0%	0
12157	Companion Property & Casualty Insurance Co	0	\$1,567	0.0%	0
34711	Computer Insurance Company	0	\$180,354	0.0%	0
10204	Consumers Insurance USA Inc	14	\$8,679,112	0.1%	223
20443	Continental Casualty Company	9	\$56,993,322	0.7%	22
28258	Continental Indemnity Company	0	\$52,702	0.0%	0
35289	Continental Insurance Company The	8	\$113,008,540	1.4%	10
10804	Continental Western Insurance Co	15	\$43,844,303	0.5%	47

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health) Alpha by Company					
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index
37206	Contractors Bonding & Insurance Company	0	\$486,379	0.0%	0
16411	Cooperative Mutual Insurance Company	0	\$1,532,486	0.0%	0
21318	Coregis Insurance Company	0	\$1,208,246	0.0%	0
10783	Cornerstone National Insurance Company	23	\$15,271,656	0.2%	208
20982	Country Casualty Insurance Company	4	\$719,830	0.0%	769
20990	Country Mutual Insurance Company	28	\$13,721,238	0.2%	282
21008	Country Preferred Insurance Company	7	\$5,511,730	0.1%	176
26492	Courtesy Insurance Company	0	\$79,958	0.0%	0
30082	CPA Insurance Company	0	\$64,106	0.0%	0
31348	Crum & Forster Indemnity Company	0	\$116,111	0.0%	0
24660	Cumberland Casualty & Surety Co- <i>Suspended</i>	1	.	.	.
10847	Cumis Insurance Society Inc	0	\$6,298,991	0.1%	0
10499	DaimlerChrysler Insurance Company	0	\$2,517,968	0.0%	0
21164	Dairyland Insurance Company	23	\$12,616,410	0.2%	252
34924	Dakota Truck Underwriters	0	\$213,306	0.0%	0
32271	Dallas National Insurance Company	0	\$135,514	0.0%	0
16624	Darwin National Assurance Company	0	\$256,095	0.0%	0
16705	Dealers Assurance Company	1	\$12,662	0.0%	9,999
37907	Deerbrook Insurance Company	1	\$1,095,117	0.0%	126
37184	Deerfield Insurance Company	0	\$29,989	0.0%	0
35408	Delos Insurance Company	1	\$622,065	0.0%	222
42587	Depositors Insurance Company	21	\$19,661,264	0.2%	148
12718	Developers Surety & Indemnity Company	0	\$172,320	0.0%	0
10659	Diamond Insurance Company	1	\$1,321,088	0.0%	105
42048	Diamond State Insurance Company	0	\$1,153,661	0.0%	0
42781	Direct General Insurance Company	8	\$1,574,706	0.0%	703
23736	Direct National Insurance Company	0	\$42,739	0.0%	0
36463	Discover Property & Casualty Ins Co	5	\$14,473,280	0.2%	48
34495	Doctors Company An Interins Exchange	0	\$6,054,148	0.1%	0
22926	Economy Fire & Casualty Company	0	\$332	0.0%	0
40649	Economy Premier Assurance Company	7	\$9,334,331	0.1%	104
21261	Electric Insurance Company	4	\$4,815,363	0.1%	115
21407	Emcasco Insurance Company	3	\$1,608,430	0.0%	258
21326	Empire Fire & Marine Insurance Co	9	\$72,641,862	0.9%	17
20648	Employers Fire Insurance Company	0	\$991,227	0.0%	0
21458	Employers Insurance Company Of Wausau	0	\$11,354,792	0.1%	0
21415	Employers Mutual Casualty Company	8	\$19,601,477	0.2%	56
39845	Employers Reinsurance Corporation	0	\$2,882,721	0.0%	0
15130	Encompass Indemnity Company	6	\$8,933,239	0.1%	93
10071	Encompass Insurance Company Of America	7	\$6,715,652	0.1%	144
25712	Esurance Insurance Company	17	\$8,795,031	0.1%	267
20516	Euler Hermes American Credit Indemnity Co	0	\$1,418,227	0.0%	0
10120	Everest National Insurance Company	0	\$4,062,456	0.1%	0
12750	Evergreen National Indemnity Company	1	\$881,368	0.0%	157
10318	Exact Property & Casualty	1	\$54,400	0.0%	2,543

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health) Alpha by Company					
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index
10003	Excess Share Insurance Corporation	0	\$107,469	0.0%	0
35181	Executive Risk Indemnity Inc	0	\$10,526,326	0.1%	0
21482	Factory Mutual Insurance Company	0	\$49,881,252	0.6%	0
44784	Fairfield Insurance Company	0	\$4,853	0.0%	0
25518	Fairmont Premier Insurance Company	0	\$264,233	0.0%	0
24384	Fairmont Specialty Insurance Company	0	\$3,977,562	0.0%	0
11053	Farm & City Insurance Company- <i>Withdrawn</i>	0	\$6,498	0.0%	0
12345	Farm Bureau New Horizons Ins Co Of MO	0	\$157,693	0.0%	0
26859	Farm Bureau Town & Country Ins Co Of MO	201	\$124,085,671	1.5%	224
19194	Farmers Alliance Mutual Ins Co	9	\$13,244,902	0.2%	94
21628	Farmers Insurance Company Inc	161	\$125,349,842	1.5%	178
21652	Farmers Insurance Exchange	22	\$11,359,958	0.1%	268
13897	Farmers Mutual Hail Ins Co Of Iowa	0	\$9,384,667	0.1%	0
16381	Farmers Union Cooperative Insurance Co	2	\$640,442	0.0%	432
41483	Farmington Casualty Company	0	\$351,058	0.0%	0
13838	Farmland Mutual Insurance Company	1	\$4,025,764	0.0%	34
20281	Federal Insurance Company	5	\$85,767,119	1.1%	8
13935	Federated Mutual Insurance Company	10	\$33,559,697	0.4%	41
11118	Federated Rural Electric Insurance Exchange	1	\$4,210,200	0.1%	33
28304	Federated Service Insurance Company	0	\$6,486,270	0.1%	0
43460	FFG Insurance Company	1	\$33,054	0.0%	4,185
39306	Fidelity & Deposit Co Maryland	3	\$11,839,634	0.1%	35
25879	Fidelity & Guaranty Ins Underwriters	0	\$1,135,048	0.0%	0
35386	Fidelity & Guaranty Insurance Company	1	\$-395,356	- 0.0%	-350
25180	Fidelity National Insurance Company	15	\$11,215,017	0.1%	185
16578	Fidelity National Prop. & Casualty Ins Co	0	\$498,283	0.0%	0
12815	Financial Guaranty Insurance Company	0	\$4,175,061	0.1%	0
19852	Financial Indemnity Company	21	\$6,243,057	0.1%	465
31453	Financial Pacific Insurance Company	0	\$13,481	0.0%	0
18287	Financial Security Assur Inc	0	\$4,226,130	0.1%	0
21660	Fire Insurance Exchange	48	\$33,873,126	0.4%	196
21873	Firemans Fund Insurance Company	4	\$27,016,778	0.3%	20
42860	Firemans Fund Insurance Company Of MO	1	\$-262	- 0.0%	9,999
10336	First Acceptance Insurance Company Inc	18	\$4,973,543	0.1%	501
37710	First American Property & Casualty Ins Co	0	\$6,329	0.0%	0
29980	First Colonial Insurance Company	1	\$3,042,997	0.0%	45
11177	First Financial Insurance Company	1	\$314,010	0.0%	441
10676	First Guard Insurance Company	0	\$747,226	0.0%	0
33588	First Liberty Insurance Corp The	0	\$928,286	0.0%	0
42722	First Marine Insurance Company	1	\$1,026,189	0.0%	135
24724	First National Ins Co Of America	0	\$3,665,743	0.0%	0
28519	First Sealord Surety Inc	0	\$125,719	0.0%	0
34916	First Specialty Insurance Corporation	0	\$1,671,794	0.0%	0
27626	Firstcomp Insurance Company	1	\$8,524,277	0.1%	16
13978	Florists Mutual Insurance Company	0	\$1,764,948	0.0%	0

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health) Alpha by Company						
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index	
11185	Foremost Insurance Co	37	\$15,583,779	0.2%	328	
11800	Foremost Property & Casualty Ins Co	3	\$1,479,464	0.0%	280	
41513	Foremost Signature Insurance Company	9	\$5,238,835	0.1%	238	
10801	Fortress Insurance Company	0	\$125,562	0.0%	0	
14249	Founders Insurance Company	0	\$39,999	0.0%	0	
12361	Galen Insurance Company	0	\$679,474	0.0%	0	
21253	Garrison Property & Casualty Insurance Co	0	\$53,281	0.0%	0	
28339	Gateway Insurance Company	16	\$6,729,669	0.1%	329	
22969	GE Reinsurance Corporation	0	\$18,894	0.0%	0	
41491	GEICO Casualty Company	14	\$5,414,637	0.1%	358	
35882	GEICO General Ins Co	46	\$36,294,061	0.4%	175	
22055	GEICO Indemnity Company	35	\$15,427,827	0.2%	314	
18821	General Casualty Co Of Illinois	1	\$224,878	0.0%	615	
24414	General Casualty Co Of Wisconsin	14	\$18,412,955	0.2%	105	
30007	General Fidelity Insurance Company	0	\$277,371	0.0%	0	
37931	General Fire & Casualty Company	0	\$931,490	0.0%	0	
24732	General Insurance Co Of America	3	\$7,664,120	0.1%	54	
22039	General Reinsurance Corporation	0	\$1,020,274	0.0%	0	
11967	General Star National Ins Co	0	\$763,840	0.0%	0	
11231	Generali U S Branch	0	\$614,637	0.0%	0	
38962	Genesis Insurance Company	0	\$1,563,970	0.0%	0	
41432	Genworth Home Equity Insurance Corporation	0	\$79,831	0.0%	0	
38458	Genworth Mortgage Insurance Corporation	0	\$11,729,986	0.1%	0	
16675	Genworth Mortgage Insurance Corp Of NC	0	\$89	0.0%	0	
29823	Genworth Residential Mort. Ins Corp Of NC	0	\$237,934	0.0%	0	
41343	Gerling America Insurance Company	0	\$191,125	0.0%	0	
11044	GMAC Insurance Company Online Inc	0	\$124,569	0.0%	0	
22063	Government Employees Insurance Co	28	\$18,336,117	0.2%	211	
26310	Granite Re Inc	0	\$55,460	0.0%	0	
23809	Granite State Insurance Company	0	\$3,522,243	0.0%	0	
36307	Gray Insurance The	0	\$239,254	0.0%	0	
26832	Great American Alliance Insurance Company	0	\$1,744,865	0.0%	0	
26344	Great American Assurance Company	1	\$14,375,738	0.2%	10	
16691	Great American Insurance Company	7	\$11,066,539	0.1%	87	
22136	Great American Insurance Company of NY	3	\$27,278,130	0.3%	15	
31135	Great American Security Insurance Company	0	\$241	0.0%	0	
33723	Great American Spirit Insurance Company	0	\$277	0.0%	0	
25224	Great Divide Insurance Company	0	\$1,464,278	0.0%	0	
20303	Great Northern Insurance Company	1	\$22,152,597	0.3%	6	
11371	Great West Casualty Company	9	\$32,378,903	0.4%	38	
22322	Greenwich Insurance Company	0	\$9,065,664	0.1%	0	
14117	Grinnell Mutual Reinsurance Company	21	\$20,307,418	0.3%	143	
16144	Grinnell Select Insurance Company	3	\$1,556,716	0.0%	267	
36650	Guarantee Company of North America USA	0	\$172,522	0.0%	0	
11398	Guarantee Insurance Company	0	\$6,200,817	0.1%	0	

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health) Alpha by Company						
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index	
42331	Guideone America Insurance Company	2	\$3,264,019	0.0%	85	
42803	Guideone Elite Insurance Company	1	\$6,457,971	0.1%	21	
15032	Guideone Mutual Insurance Company	20	\$10,217,696	0.1%	271	
14559	Guideone Specialty Mutual Insurance Company	1	\$2,005,842	0.0%	69	
42811	Gulf Underwriters Insurance Company	0	\$67,596	0.0%	0	
22292	Hanover Insurance Company The	6	\$2,738,972	0.0%	303	
21806	Harbor Specialty Insurance Company	0	\$202	0.0%	0	
26433	Harcos National Insurance Company	1	\$7,035,145	0.1%	20	
23582	Harleysville Insurance Company	0	\$326,990	0.0%	0	
14168	Harleysville Mutual Insurance Co	0	\$79,188	0.0%	0	
22357	Hartford Accident & Indemnity Co	2	\$4,469,519	0.1%	62	
29424	Hartford Casualty Ins Co	10	\$24,861,563	0.3%	56	
19682	Hartford Fire Insurance Company	10	\$51,971,413	0.6%	27	
37478	Hartford Insurance Co Of Midwest The	7	\$9,996,233	0.1%	97	
11452	Hartford Steam Boiler Inspection & Ins	0	\$3,567,481	0.0%	0	
30104	Hartford Underwriters Insurance Co	85	\$61,264,859	0.8%	192	
31550	Haulers Insurance Company Inc	11	\$5,369,619	0.1%	283	
36919	Hawkeye Security Insurance Company	10	\$23,345,435	0.3%	59	
35904	Health Care Indemnity Inc	0	\$8,441,756	0.1%	0	
32077	Heritage Casualty Insurance Company	1	\$76,522	0.0%	1,808	
39527	Heritage Indemnity Company	0	\$187,858	0.0%	0	
21741	Homeland Central Insurance Company	1	\$-4,268	- 0.0%	9,999	
20419	Homesite Indemnity Company	19	\$3,562,709	0.0%	738	
22578	Horace Mann Insurance Company	2	\$820,279	0.0%	337	
22756	Horace Mann Property & Casualty Ins Co	1	\$728,419	0.0%	190	
25054	Hudson Insurance Company	0	\$824,009	0.0%	0	
29068	IDS Property Casualty Insurance Company	0	\$445,836	0.0%	0	
23817	Illinois National Insurance Company	18	\$16,349,789	0.2%	152	
43575	Indemnity Insurance Co Of North America	1	\$7,952,106	0.1%	17	
29831	Independent Mutual Fire Insurance Company	0	\$77,384	0.0%	0	
14265	Indiana Lumbermens Mutual Ins Co	0	\$6,762,525	0.1%	0	
22268	Infinity Insurance Company	0	\$63,482	0.0%	0	
23264	Inland Insurance Company	0	\$109,188	0.0%	0	
19429	Insurance Co Of The State Of PA	20	\$20,400,238	0.3%	136	
22713	Insurance Company Of North America	0	\$278,566	0.0%	0	
27847	Insurance Company Of The West	0	\$936,558	0.0%	0	
10922	Insuremax Insurance Company	6	\$1,648,436	0.0%	503	
22780	Integon General Insurance Corporation	0	\$313,804	0.0%	0	
22772	Integon Indemnity Corp	2	\$438,972	0.0%	630	
29742	Integon National Insurance Company	0	\$398,360	0.0%	0	
33367	Intermed Insurance Company	2	\$10,164,454	0.1%	27	
11592	International Fidelity Insurance Company	0	\$1,040,946	0.0%	0	
22837	Interstate Indemnity Company	3	\$2,267,781	0.0%	183	
10749	Intrepid Insurance Company	0	\$983,854	0.0%	0	
32921	Ismie Mutual Insurance Company	0	\$431,738	0.0%	0	

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health) Alpha by Company					
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index
14354	Jewelers Mutual Insurance Company	0	\$1,529,573	0.0%	0
25690	K-M Insurance Company- <i>Withdrew-</i>	0	\$411	0.0%	0
15962	Kansas Bankers Surety Company The	0	\$3,624,743	0.0%	0
34703	Kansas Medical Mutual Ins Co	0	\$2,125,800	0.0%	0
27138	Kemper Casualty Insurance Company	0	\$34,014	0.0%	0
10914	Kemper Independence Insurance Company	2	\$1,400,239	0.0%	198
26077	Lancer Insurance Company	2	\$3,369,378	0.0%	82
11738	Leader Insurance Company	4	\$912,534	0.0%	606
10061	Leader Specialty Insurance Company	0	\$70,673	0.0%	0
37940	Lexington National Insurance Corporation	0	\$19,741	0.0%	0
13307	Lexon Insurance Company	0	\$241,294	0.0%	0
42404	Liberty Insurance Corporation	2	\$25,080,531	0.3%	11
19917	Liberty Insurance Underwriters Inc.	0	\$4,718,328	0.1%	0
23035	Liberty Mutual Fire Insurance Company	61	\$93,979,210	1.2%	90
23043	Liberty Mutual Insurance Company	2	\$20,054,680	0.2%	14
33855	Lincoln General Insurance Company	5	\$12,310,564	0.2%	56
14400	Lititz Mutual Insurance Company	17	\$9,910,470	0.1%	237
36447	LM General Insurance Company	1	\$10,340	0.0%	9,999
33600	LM Insurance Corporation	1	\$1,886,472	0.0%	73
36439	LM Personal Insurance Company	0	\$1,789	0.0%	0
32352	LM Property & Casualty Insurance Company	7	\$399,581	0.0%	2,423
22977	Lumbermens Mutual Casualty Co	0	\$5,755	0.0%	0
23108	Lumbermens Underwriting Alliance	1	\$798,698	0.0%	173
35769	Lyndon Property Insurance Company	2	\$12,164,176	0.2%	23
10051	Lyndon Southern Insurance Company	0	\$133,189	0.0%	0
36897	Manufacturers Alliance Insurance Company	0	\$242,441	0.0%	0
28932	Markel American Insurance Company	0	\$3,335,562	0.0%	0
38970	Markel Insurance Company	0	\$1,876,276	0.0%	0
19356	Maryland Casualty Company	3	\$8,511,151	0.1%	49
22306	Massachusetts Bay Ins Co	1	\$568,106	0.0%	243
10784	Maxum Casualty Insurance Company	0	\$239,844	0.0%	0
12041	MBIA Insurance Corporation	0	\$9,753,576	0.1%	0
33391	Medical Assurance Co Inc The	1	\$28,036,139	0.3%	5
10686	Medical Liability Alliance	0	\$7,678,634	0.1%	0
11843	Medical Protective Company	2	\$17,742,636	0.2%	16
22241	Medmarc Casualty Insurance Company	0	\$345,268	0.0%	0
33650	Mendota Insurance Company	29	\$7,629,762	0.1%	526
31968	Merastar Insurance Company	0	\$322,663	0.0%	0
14494	Merchants Bonding Co (mutual)	0	\$932,228	0.0%	0
40169	Metropolitan Casualty Ins Co	2	\$448,397	0.0%	617
25321	Metropolitan Direct P&C Ins Co	4	\$2,388,687	0.0%	232
39950	Metropolitan General Ins Co	2	\$608,419	0.0%	455
34339	Metropolitan Group Prop & Cas Ins Co	9	\$7,811,555	0.1%	159
26298	Metropolitan Property & Casualty Ins Co	14	\$8,893,157	0.1%	218
27014	MFS Mutual Insurance Company	0	\$11,403	0.0%	0

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health) Alpha by Company					
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index
18740	MGIC Indemnity Corporation	0	\$3,245	0.0%	0
38660	MIC General Insurance Corporation	0	\$1,326,888	0.0%	0
38601	MIC Property & Casualty Ins Corp	0	\$525,122	0.0%	0
14508	Michigan Millers Mutual Ins Co	0	\$6,367,470	0.1%	0
21687	Mid Century Insurance Company	121	\$79,225,057	1.0%	211
23418	Mid-continent Casualty Company	0	\$3,205,225	0.0%	0
15380	Mid-continent Insurance Company	0	\$10,261	0.0%	0
23434	Middlesex Insurance Company	0	\$703,243	0.0%	0
23612	Midwest Employers Casualty Company	0	\$7,874,709	0.1%	0
10895	Midwest Insurance Company	0	\$8,064	0.0%	0
23515	Midwestern Indemnity Company The	19	\$35,162,987	0.4%	75
40185	Millers Classified Insurance Company	2	\$5,272,531	0.1%	52
14583	Millers First Insurance Company	6	\$5,631,352	0.1%	147
42234	Minnesota Lawyers Mutual Insurance Company	0	\$65,027	0.0%	0
11964	Missouri Doctors Mutual Insurance Company	2	\$3,156,775	0.0%	88
10191	Missouri Employers Mutual Insurance Co	55	\$146,445,245	1.8%	52
27642	Missouri Hospital Plan	0	\$34,077,721	0.4%	0
11582	Missouri Physicians Mutual	2	\$40,479,625	0.5%	7
00103	Missouri Property Insurance Placement Facility	14	\$3,359,771	0.0%	576
20362	Mitsui Sumitomo Ins Co of America	1	\$1,883,969	0.0%	73
22551	Mitsui Sumitomo Insurance USA Inc	0	\$662,921	0.0%	0
23655	Modern Service Insurance Company	0	\$1,013	0.0%	0
29858	Mortgage Guaranty Ins Corp	0	\$24,958,613	0.3%	0
22012	Motors Insurance Corporation	0	\$4,517,017	0.1%	0
11878	Mutualaid Exchange	0	\$416,482	0.0%	0
23663	National American Insurance Company	1	\$1,580,255	0.0%	88
11991	National Casualty Company	12	\$9,903,376	0.1%	168
16217	National Farmers Union Pro & Cas Co	0	\$903,650	0.0%	0
15679	National Fire & Indemnity Exchange	0	\$333,109	0.0%	0
20478	National Fire Insurance Company Of Hartford	2	\$5,176,923	0.1%	53
42447	National General Assurance Company	5	\$2,242,783	0.0%	308
23728	National General Insurance Company	7	\$5,303,442	0.1%	183
20087	National Indemnity Company	7	\$7,917,385	0.1%	122
27944	National Insurance Association	6	\$2,220,329	0.0%	374
32620	National Interstate Insurance Company	2	\$5,687,237	0.1%	49
20052	National Liability & Fire Ins Co	1	\$4,267,812	0.1%	32
15474	National Lloyds Insurance Company	10	\$1,235,407	0.0%	1,120
22608	National Specialty Insurance Company	0	\$1,190,548	0.0%	0
21881	National Surety Corporation	0	\$6,878,847	0.1%	0
19445	National Union Fire Ins Co of Pittsburgh	8	\$67,353,994	0.8%	16
26093	Nationwide Affinity Insurance Co Of America	3	\$4,189,132	0.1%	99
28223	Nationwide Agribusiness Ins Co	2	\$4,992,351	0.1%	55
25453	Nationwide Insurance Company Of America	2	\$2,642,474	0.0%	105
23779	Nationwide Mutual Fire Insurance Co	3	\$951,058	0.0%	436
23787	Nationwide Mutual Insurance Company	24	\$43,662,237	0.5%	76

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health) Alpha by Company					
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index
37877	Nationwide Property & Casualty Ins Co	0	\$332,310	0.0%	0
25240	NAU Country Insurance Company	0	\$8,609,842	0.1%	0
42307	Navigators Insurance Company	0	\$2,532,304	0.0%	0
15865	NCMIC Insurance Company	0	\$1,567,700	0.0%	0
10317	Neighborhood Spirit Property & Casualty Co	0	\$191,160	0.0%	0
24171	Netherlands Insurance Company The	0	\$6,062,342	0.1%	0
23841	New Hampshire Insurance Company	4	\$21,109,658	0.3%	26
12130	New South Insurance Company	4	\$2,817,480	0.0%	196
16608	New York Marine & General Ins Co	0	\$1,403,783	0.0%	0
10690	Newmarket Underwriters Insurance Company	0	\$382,767	0.0%	0
14788	NGM Insurance Company	0	\$100	0.0%	0
29700	North American Elite Insurance Company	0	\$4,808	0.0%	0
29874	North American Specialty Insurance Company	2	\$3,298,969	0.0%	84
27740	North Pointe Insurance Company	0	\$139,972	0.0%	0
21105	North River Insurance Company The	0	\$2,758,709	0.0%	0
36455	Northbrook Indemnity Co	0	\$1,100,903	0.0%	0
38369	Northern Assurance Co Of America	0	\$2,851,253	0.0%	0
19372	Northern Insurance Co Of New York	1	\$1,186,558	0.0%	117
27987	Northfield Insurance Company	1	\$1,475,496	0.0%	94
24015	Northland Insurance Company	3	\$7,602,266	0.1%	55
34630	Oak River Insurance Company	6	\$8,266,380	0.1%	100
23248	Occidental Fire & Casualty Co Of NC	2	\$4,281,184	0.1%	65
24074	Ohio Casualty Insurance Company	5	\$13,538,867	0.2%	51
24104	Ohio Farmers Insurance Co	0	\$14,076	0.0%	0
26565	Ohio Indemnity Company	0	\$304,393	0.0%	0
24082	Ohio Security Insurance Company	0	\$165,451	0.0%	0
36625	Old Reliable Casualty Company	30	\$4,688,271	0.1%	885
24139	Old Republic General Insurance Corporation	0	\$4,381	0.0%	0
24147	Old Republic Insurance Company	3	\$18,690,422	0.2%	22
40444	Old Republic Surety Company	2	\$785,303	0.0%	352
37060	Old United Casualty Company	2	\$1,183,968	0.0%	234
39098	Omni Insurance Company	11	\$2,704,590	0.0%	563
20621	Onebeacon America Insurance Company	0	\$1,562,467	0.0%	0
21970	Onebeacon Insurance Company	4	\$4,544,358	0.1%	122
32700	Owners Insurance Company	10	\$32,036,662	0.4%	43
22748	Pacific Employers Insurance Company	1	\$649,935	0.0%	213
20346	Pacific Indemnity Company	4	\$6,418,599	0.1%	86
37850	Pacific Specialty Insurance Company	0	\$46,124	0.0%	0
10222	PACO Assurance Company Inc	0	\$216,322	0.0%	0
18333	Peerless Indemnity Insurance Company	1	\$294,862	0.0%	469
24198	Peerless Insurance Company	2	\$13,470,010	0.2%	21
32859	Penn America Insurance Company	0	\$79,738	0.0%	0
14982	Penn Millers Insurance Company	0	\$59,701	0.0%	0
21962	Pennsylvania General Insurance Company	6	\$69,257	0.0%	9,999
14974	Pennsylvania Lumbermens Mutual Ins Co	1	\$2,611,398	0.0%	53

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health) Alpha by Company					
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index
12262	Pennsylvania Manufacturers Assoc Ins C	0	\$485,889	0.0%	0
41424	Pennsylvania Manufacturers Indemnity Co	0	\$17,992	0.0%	0
14990	Pennsylvania National Mutual Casualty Ins Co	0	\$168,451	0.0%	0
12297	Petroleum Casualty Company	0	\$267	0.0%	0
13714	Pharmacists Mutual Insurance Company	2	\$5,913,106	0.1%	47
18058	Philadelphia Indemnity Insurance Co	3	\$24,816,544	0.3%	17
34037	Phoenix Indemnity Insurance Company	0	\$50,182	0.0%	0
25623	Phoenix Insurance Company The	2	\$6,881,603	0.1%	40
11704	Physicians Professional Indemnity Association	0	\$9,012,749	0.1%	0
12670	Pioneer General Insurance Company	0	\$4,248	0.0%	0
18619	Platte River Insurance Company	1	\$623,134	0.0%	222
27251	PMI Mortgage Ins Co	0	\$15,854,867	0.2%	0
14460	Podiatry Ins Co of America	0	\$1,073,159	0.0%	0
37257	Praetorian Insurance Company	0	\$3,857,926	0.0%	0
44083	Preferred Physicians Medical RRG Inc	0	\$2,570,370	0.0%	0
36234	Preferred Professional Insurance Company	0	\$3,054,136	0.0%	0
10800	Premier Group Insurance Company	0	\$725,211	0.0%	0
34312	Producers Agriculture Insurance Company	0	\$3,052,131	0.0%	0
12513	Professional Liability Ins Co Of America	0	\$2,752,956	0.0%	0
11127	Professional Solutions Insurance Company	0	\$1,173,117	0.0%	0
25585	Professionals Direct Insurance Company	0	\$1,025,643	0.0%	0
24260	Progressive Casualty Insurance Company	34	\$11,440,621	0.1%	411
42994	Progressive Classic Insurance Company	35	\$18,305,994	0.2%	264
16322	Progressive Direct Insurance Company	32	\$21,649,291	0.3%	204
24279	Progressive Max Insurance Company	57	\$44,228,140	0.5%	178
42919	Progressive Northwestern Ins Co	119	\$69,296,863	0.9%	238
37834	Progressive Preferred Insurance Company	58	\$49,916,656	0.6%	161
32786	Progressive Specialty Ins Co	2	\$5,323,827	0.1%	52
34690	Property & Casualty Ins Co Of Hartford	33	\$22,166,959	0.3%	206
12416	Protective Insurance Company	1	\$9,765,477	0.1%	14
28711	Providence Property & Casualty Ins Co	0	\$219,544	0.0%	0
39217	QBE Insurance Corporation	0	\$880,757	0.0%	0
10829	Quadrant Indemnity Insurance Co	0	\$80,138	0.0%	0
23752	Quanta Indemnity Company	0	\$1,381,640	0.0%	0
36250	Radian Asset Assurance Inc	0	\$1,367,424	0.0%	0
33790	Radian Guaranty Inc	0	\$12,850,173	0.2%	0
37303	Redland Insurance Company	0	\$223,333	0.0%	0
24449	Regent Insurance Company	1	\$3,862,175	0.0%	36
43753	Republic Indemnity Co Of California	0	\$109,841	0.0%	0
22179	Republic Indemnity Company Of America	0	\$71,912	0.0%	0
28452	Republic Mortgage Insurance Company	0	\$9,923,461	0.1%	0
31089	Republic Western Ins Co	3	\$280,489	0.0%	1,480
43044	Response Insurance Company	0	\$164,858	0.0%	0
26050	Response Worldwide Insurance Company	0	\$313,482	0.0%	0
36684	Riverport Insurance Company	0	\$798,108	0.0%	0

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health) Alpha by Company						
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index	
28860	RLI Indemnity Company	0	\$15,399	0.0%	0	
13056	RLI Insurance Company	0	\$5,146,180	0.1%	0	
42706	Roche Surety & Casualty Company Inc	0	\$41,934	0.0%	0	
27065	Rockford Mutual Insurance Company	0	\$440,659	0.0%	0	
24678	Royal Indemnity Company	2	\$-668,157	- 0.0%	-414	
22314	RSUI Indemnity Company	0	\$6,446,084	0.1%	0	
39039	Rural Community Insurance Company	1	\$12,161,390	0.2%	11	
24740	Safeco Insurance Co Of America	73	\$50,465,255	0.6%	200	
39012	Safeco Insurance Company Of Illinois	120	\$125,607,227	1.5%	132	
24759	Safeco National Insurance Company	1	\$5,338	0.0%	9,999	
11123	Safety First Insurance Company	0	\$79,869	0.0%	0	
15105	Safety National Casualty Corporation	0	\$12,078,209	0.1%	0	
40460	Sagamore Insurance Company	12	\$5,312,268	0.1%	312	
16551	Savers Property & Casualty Insurance Company	5	\$20,788,541	0.3%	33	
15580	Scottsdale Indemnity Company	1	\$331,176	0.0%	418	
15563	Sea Bright Insurance Company	0	\$507,218	0.0%	0	
22535	Seaboard Surety Company	0	\$268,349	0.0%	0	
22543	Secura Insurance A Mutual Company	8	\$21,755,698	0.3%	51	
10239	Secura Supreme Insurance Company	2	\$5,161,142	0.1%	54	
24902	Security Insurance Company Of Hartford	0	\$188,955	0.0%	0	
19879	Security National Insurance Company	1	\$1,035,226	0.0%	134	
39926	Selective Ins Co Of The Southeast	0	\$835,023	0.0%	0	
19259	Selective Insurance Co Of S Carolina	1	\$1,259,254	0.0%	110	
12572	Selective Insurance Company Of America	0	\$3,541	0.0%	0	
10936	Seneca Insurance Company Inc	0	\$763,661	0.0%	0	
11000	Sentinel Insurance Company Ltd	0	\$1,646,340	0.0%	0	
24988	Sentry Insurance A Mutual Company	8	\$14,794,623	0.2%	75	
21180	Sentry Select Insurance Company	2	\$20,243,881	0.2%	14	
36560	Service Insurance Company	0	\$9,439	0.0%	0	
30503	Shelby Casualty Insurance Company	23	\$-48,097	- 0.0%	9,999	
23361	Shelter General Insurance Company	15	\$11,400,775	0.1%	182	
23388	Shelter Mutual Insurance Company	282	\$276,523,819	3.4%	141	
26557	Shelter Reinsurance Company	0	\$5,000	0.0%	0	
11126	Sompo Japan Insurance Company Of America	0	\$1,396,922	0.0%	0	
19216	Southern Insurance Company	0	\$1,669,464	0.0%	0	
16047	Southern Pioneer Property & Casualty Ins Co	0	\$658,295	0.0%	0	
24767	St Paul Fire & Marine Insurance Co	9	\$40,827,353	0.5%	30	
24775	St Paul Guardian Insurance Company	1	\$2,714,700	0.0%	51	
41750	St Paul Medical Liability Insurance Co	0	\$1,800	0.0%	0	
24791	St Paul Mercury Insurance Company	1	\$14,345,050	0.2%	10	
19224	St Paul Protective Insurance Company	0	\$412,958	0.0%	0	
19070	Standard Fire Insurance Company	32	\$24,987,437	0.3%	177	
42986	Standard Guaranty Insurance Company	0	\$294,344	0.0%	0	
18023	Star Insurance Company	0	\$2,469,183	0.0%	0	
40045	Starnet Insurance Company	0	\$1,176,374	0.0%	0	

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health) Alpha by Company					
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index
19530	State Auto National Insurance Company	0	\$918,948	0.0%	0
25127	State Auto Property & Casualty Insurance Co	12	\$29,295,736	0.4%	57
25135	State Automobile Mutual Ins Co	1	\$1,516,604	0.0%	91
25143	State Farm Fire & Casualty Company	309	\$415,267,749	5.1%	103
25151	State Farm General Insurance Co	0	\$33	0.0%	0
25178	State Farm Mutual Automobile Ins Co	337	\$608,749,098	7.5%	77
12831	State National Insurance Company Inc	1	\$4,677,045	0.1%	30
41416	Statewide Insurance Company-Revoked-	1	.	.	.
10952	Stonebridge Casualty Insurance Company	0	\$1,669,782	0.0%	0
10340	Stonington Insurance Company	2	\$2,755,010	0.0%	100
40436	Stratford Insurance Company	4	\$2,703,910	0.0%	205
40134	SUA Insurance Company	0	\$362,089	0.0%	0
10909	Sun Surety Insurance Company	0	\$11,901	0.0%	0
24047	Surety Bonding Company Of America	0	\$38,928	0.0%	0
12866	T H E Insurance Company	0	\$1,638,571	0.0%	0
22683	Teachers Insurance Company	4	\$2,235,450	0.0%	248
42376	Technology Insurance Company	2	\$2,301,318	0.0%	120
39497	TICO Insurance Company	14	\$6,675,886	0.1%	290
25534	TIG Insurance Company	0	\$538,597	0.0%	0
12904	Tokio Marine & Nichido Fire Insurance Co Ltd	0	\$2,488,328	0.0%	0
37621	Toyota Motor Insurance Company	0	\$740,447	0.0%	0
42749	Traders Insurance Company	38	\$4,380,212	0.1%	1,200
41238	Trans Pacific Insurance Company	0	\$11,229	0.0%	0
20486	Transcontinental Insurance Company	0	\$5,439,355	0.1%	0
28886	Transguard Ins Co of America Inc	2	\$2,456,099	0.0%	113
20494	Transportation Insurance Company	1	\$9,892,047	0.1%	14
28188	Travco Insurance Company	3	\$2,229,818	0.0%	186
19038	Travelers Casualty & Surety Co	2	\$7,118,167	0.1%	39
31194	Travelers Casualty & Surety Co Of America	2	\$19,215,988	0.2%	14
19046	Travelers Casualty Ins Co of America	0	\$1,486,449	0.0%	0
40282	Travelers Commercial Casualty Company	50	\$52,246,411	0.6%	132
36137	Travelers Commercial Insurance Company	2	\$2,580,516	0.0%	107
27998	Travelers Home & Marine Ins Co The	4	\$6,531,825	0.1%	85
25666	Travelers Indemnity Co Of America	3	\$19,222,253	0.2%	22
25682	Travelers Indemnity Co Of Connecticut	0	\$11,657,787	0.1%	0
25658	Travelers Indemnity Company	4	\$28,860,557	0.4%	19
38130	Travelers Personal Insurance Company	8	\$7,229,069	0.1%	153
25674	Travelers Prop Casualty Co of America	7	\$65,010,291	0.8%	15
36161	Travelers Property Casualty Ins Co	1	\$941,704	0.0%	147
31003	Tri State Insurance Co Of Minnesota	1	\$417,359	0.0%	331
24350	Triad Guaranty Insurance Corp	0	\$716,153	0.0%	0
19887	Trinity Universal Insurance Company	4	\$1,798,434	0.0%	308
15954	Trinity Universal Insurance Company Of KS	0	\$372,925	0.0%	0
41211	Triton Insurance Company	2	\$677,551	0.0%	408
21709	Truck Insurance Exchange	5	\$12,075,897	0.1%	57

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health) Alpha by Company					
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index
27120	Trumbull Insurance Company	3	\$1,738,894	0.0%	239
29459	Twin City Fire Ins Co	10	\$25,581,742	0.3%	54
29599	U S Specialty Insurance Company	0	\$4,980,122	0.1%	0
37893	Ulico Casualty Company	0	\$174,710	0.0%	0
25844	Union Insurance Co	0	\$1,680,479	0.0%	0
21423	Union Insurance Co Of Providence	3	\$989,713	0.0%	419
11770	United Financial Casualty Company	3	\$8,700,324	0.1%	48
13021	United Fire & Casualty Company	17	\$31,577,877	0.4%	74
19496	United Fire & Indemnity Company	0	\$1,091,181	0.0%	0
26999	United Guaranty Mortgage Indemnity Co	0	\$257,318	0.0%	0
15873	United Guaranty Residential Ins Co	0	\$13,524,272	0.2%	0
16667	United Guaranty Residential Ins NC	0	\$202,420	0.0%	0
41335	United National Specialty Insurance Company	0	\$29,063	0.0%	0
21776	United Security Insurance Company	0	\$6,109	0.0%	0
25941	United Services Automobile Association	31	\$55,228,267	0.7%	78
25887	United States Fidelity & Guaranty Co	5	\$6,236,936	0.1%	111
21113	United States Fire Insurance Company	0	\$7,607,929	0.1%	0
25895	United States Liability Insurance Co	1	\$2,207,753	0.0%	63
29157	United Wisconsin Insurance Company	0	\$287,687	0.0%	0
10915	Unitrin Direct Property & Casualty Company	6	\$1,683,078	0.0%	493
25909	Unitrin Preferred Insurance Company	1	\$87,174	0.0%	1,587
42862	Universal Casualty Company	1	\$16,209	0.0%	8,534
32867	Universal Fire & Casualty Insurance Company	0	\$1,260	0.0%	0
25933	Universal Surety Company	0	\$490,333	0.0%	0
13200	Universal Surety Of America	0	\$133,158	0.0%	0
41181	Universal Underwriters Ins Co	5	\$28,013,850	0.3%	25
40843	Universal Underwriters Of TX Ins Co	0	\$301,777	0.0%	0
25968	USAA Casualty Insurance Company	19	\$29,397,475	0.4%	89
18600	USAA General Indemnity Company	3	\$1,912,210	0.0%	217
25976	Utica Mutual Insurance Company	0	\$1,983,014	0.0%	0
20508	Valley Forge Insurance Company	1	\$5,669,297	0.1%	24
21172	Vanliner Insurance Company	5	\$25,251,015	0.3%	27
18759	Verex Assurance Incorporated	0	\$5,153	0.0%	0
10815	Verlan Fire Insurance Company	0	\$458,842	0.0%	0
11762	Vesta Fire Insurance Corp	0	\$2,337	0.0%	0
10644	Victoria Automobile Insurance Co	4	\$902,171	0.0%	613
42889	Victoria Fire & Casualty Company	1	\$137,842	0.0%	1,004
20397	Vigilant Insurance Company	2	\$8,889,343	0.1%	31
13137	Viking Insurance Company Of Wisconsin	25	\$6,902,901	0.1%	501
40827	Virginia Surety Company Inc	6	\$2,551,945	0.0%	325
35971	Voyager Property & Casualty Insurance Co	0	\$6,220,042	0.1%	0
26085	Warner Insurance Company	0	\$20,981	0.0%	0
32778	Washington International Insurance Co	0	\$478,650	0.0%	0
26069	Wausau Business Insurance Company	0	\$3,543,863	0.0%	0
26042	Wausau Underwriters Insurance Company	0	\$14,243,830	0.2%	0

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health) Alpha by Company						
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index	
25011	Wesco Insurance Company	2	\$1,179,727	0.0%	235	
44393	West American Insurance Company	4	\$10,532,966	0.1%	53	
21121	Westchester Fire Insurance Company	0	\$14,366,297	0.2%	0	
27871	Western Agricultural Insurance Company	8	\$2,446,239	0.0%	452	
13188	Western Surety Company	1	\$7,470,017	0.1%	19	
24112	Westfield Insurance Company	0	\$991,931	0.0%	0	
34207	Westport Insurance Corporation	4	\$24,040,962	0.3%	23	
12599	Windsor Insurance Company	3	\$976,990	0.0%	425	
31232	Work First Casualty Company	1	\$48,641	0.0%	2,844	
13250	Workmens Auto Insurance Company	9	\$1,695,672	0.0%	734	
20311	XL Capital Assurance Inc	0	\$2,745,699	0.0%	0	
24554	XL Insurance America Inc	0	\$5,439,613	0.1%	0	
37885	XL Specialty Insurance Company	1	\$16,759,867	0.2%	8	
26220	Yosemite Insurance Company	1	\$357,894	0.0%	387	
27090	Young America Insurance Company	5	\$3,183,904	0.0%	217	
13269	Zenith Insurance Company	0	\$7,458,569	0.1%	0	
27855	Zurich American Ins Co Of Illinois	1	\$6,101,973	0.1%	23	
16535	Zurich American Insurance Company	14	\$80,836,743	1.0%	24	
Total		5,860	\$8,106,423,622	100.0%		.

**Private Passenger Automobile Insurance
Complaint Indices**

Private Passenger Automobile Insurance Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index
12963	21st Century Insurance Company	0	\$3,636	0.0%	0
22667	Ace American Insurance Company	0	\$23,383	0.0%	0
14184	Acuity A Mutual Insurance Company	1	\$1,357,960	0.0%	60
33898	Aegis Security Insurance Company	0	\$5,299	0.0%	0
42609	Affirmative Insurance Company	61	\$8,034,296	0.3%	618
19402	AIG Casualty Company	0	\$425,960	0.0%	0
34789	AIG Centennial Insurance Company	0	\$102,108	0.0%	0
36587	AIG National Insurance Company Inc	15	\$4,976,338	0.2%	245
20796	AIG Premier Insurance Company	2	\$246,147	0.0%	661
19399	AIU Insurance Company	11	\$3,471,240	0.1%	258
12188	Alfa Vision Insurance Corporation	11	\$2,585,623	0.1%	346
42579	Allied Property & Casualty Ins Co	8	\$11,410,074	0.4%	57
41840	Allmerica Financial Benefit Insurance Company	1	\$42,917	0.0%	1,896
29688	Allstate Fire & Casualty Insurance Company	6	\$4,335,180	0.2%	113
19240	Allstate Indemnity Company	26	\$10,633,969	0.4%	199
19232	Allstate Insurance Company	68	\$59,790,362	2.1%	93
17230	Allstate Property & Casualty Ins Co	97	\$73,246,099	2.6%	108
38156	Alpha Property & Casualty Insurance Co	17	\$3,522,729	0.1%	393
19100	AMCO Insurance Company	21	\$20,834,329	0.7%	82
10111	American Bankers Insurance Company Of FL	0	\$2,339,439	0.1%	0
20427	American Casualty Company Of Reading PA	2	\$-13	- 0.0%	9,999
19690	American Economy Insurance Company	5	\$-3,138	- 0.0%	9,999
23450	American Family Home Insurance Company	0	\$3,222,060	0.1%	0
19275	American Family Mutual Ins Co	420	\$425,812,799	15.3%	80
24066	American Fire & Casualty Company	1	\$443,962	0.0%	183
19380	American Home Assurance Company	15	\$4,501,184	0.2%	271
32220	American International Insurance Company	5	\$2,073,180	0.1%	196
40258	American International South Ins Co	48	\$18,783,900	0.7%	208
10200	American Live Stock Insurance Co	1	\$45,787	0.0%	1,777
23469	American Modern Home Insurance Co	0	\$2,541,829	0.1%	0
38652	American Modern Select Insurance Company	0	\$22,031	0.0%	0
22918	American Motorists Insurance Co	0	\$6,527	0.0%	0
39942	American National General Insurance Co	0	\$1,255,640	0.0%	0
28401	American National Property & Casualty Co	24	\$18,097,776	0.6%	108
37001	American Premier Insurance Company	0	\$6,684	0.0%	0
19615	American Reliable Insurance Company	0	\$88,047	0.0%	0
42978	American Security Insurance Company	0	\$1,809	0.0%	0
42897	American Service Insurance Company	10	\$706,989	0.0%	1,151
19283	American Standard Ins Co Of Wisconsin	118	\$92,472,357	3.3%	104
19704	American States Insurance Company	3	\$-2,912	- 0.0%	9,999
25828	American Union Insurance Company-Withdrew-	0	\$11,975	0.0%	0

Private Passenger Automobile Insurance Complaint Indices						
Alpha by Company						
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index	
23396	Amerisure Mutual Insurance Company	0	\$1	0.0%	0	
27928	Amex Assurance Company	2	\$2,499,393	0.1%	65	
19976	AMICA Mutual Insurance Company	1	\$1,785,533	0.1%	46	
19801	Argonaut Insurance Company	0	\$14	0.0%	0	
41459	Armed Forces Insurance Exchange	3	\$211,121	0.0%	1,156	
21792	Atlanta Casualty Company	0	\$8,152	0.0%	0	
31925	Atlanta Specialty Insurance Company	1	\$2,940	0.0%	9,999	
19895	Atlantic Mutual Insurance Company	3	\$1,036,565	0.0%	235	
27235	Auto Club Family Insurance Company	21	\$10,657,481	0.4%	160	
18988	Auto Owners Insurance Company	8	\$7,060,502	0.3%	92	
15512	Automobile Club Inter-insurance Exchange	110	\$92,170,665	3.3%	97	
19062	Automobile Ins Co Of Hartford CT	2	\$1,041,590	0.0%	156	
20095	Bituminous Casualty Corporation	0	\$1	0.0%	0	
19658	Bristol West Insurance Company	1	\$371,592	0.0%	219	
20117	California Casualty Indemnity Exchange	7	\$3,498,463	0.1%	163	
15725	Cameron Mutual Insurance Company	13	\$20,276,618	0.7%	52	
42498	Cameron National Insurance Company	0	\$2,604,599	0.1%	0	
19909	Centennial Insurance Company	0	\$368,740	0.0%	0	
37524	Charter Indemnity Company	17	\$3,386,497	0.1%	408	
10052	Chubb National Insurance Company	0	\$18,188	0.0%	0	
23280	Cincinnati Indemnity Company Inc	0	\$10	0.0%	0	
10677	Cincinnati Ins Co The	6	\$4,745,534	0.2%	103	
31534	Citizens Insurance Company Of America	0	\$42,241	0.0%	0	
40371	Columbia Mutual Insurance Company	11	\$11,023,836	0.4%	81	
10204	Consumers Insurance USA Inc	6	\$3,522,075	0.1%	139	
20443	Continental Casualty Company	1	\$24	0.0%	9,999	
35289	Continental Insurance Company The	6	\$2,272,732	0.1%	215	
10783	Cornerstone National Insurance Company	23	\$15,127,602	0.5%	124	
20982	Country Casualty Insurance Company	4	\$719,830	0.0%	452	
20990	Country Mutual Insurance Company	11	\$6,218,805	0.2%	144	
21008	Country Preferred Insurance Company	7	\$5,511,703	0.2%	103	
10847	Cumis Insurance Society Inc	0	\$5	0.0%	0	
21164	Dairyland Insurance Company	23	\$12,616,410	0.5%	148	
37907	Deerbrook Insurance Company	1	\$1,095,117	0.0%	74	
42587	Depositors Insurance Company	16	\$16,827,501	0.6%	77	
42781	Direct General Insurance Company	8	\$1,574,706	0.1%	413	
23736	Direct National Insurance Company	0	\$42,739	0.0%	0	
22926	Economy Fire & Casualty Company	0	\$332	0.0%	0	
40649	Economy Premier Assurance Company	1	\$3,194,146	0.1%	25	
21261	Electric Insurance Company	0	\$1,084,532	0.0%	0	
21407	Emcasco Insurance Company	1	\$297,210	0.0%	274	
21415	Employers Mutual Casualty Company	2	\$65,959	0.0%	2,467	
15130	Encompass Indemnity Company	4	\$4,904,616	0.2%	66	
10071	Encompass Insurance Company Of America	5	\$3,338,891	0.1%	122	
25712	Esurance Insurance Company	17	\$8,795,031	0.3%	157	

Private Passenger Automobile Insurance Complaint Indices						
Alpha by Company						
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index	
11053	Farm & City Insurance Company- <i>Withdrew-</i>	0	\$6,498	0.0%	0	
26859	Farm Bureau Town & Country Ins Co Of MO	84	\$58,649,748	2.1%	117	
19194	Farmers Alliance Mutual Ins Co	1	\$1,338,116	0.0%	61	
21628	Farmers Insurance Company Inc	160	\$125,349,842	4.5%	104	
16381	Farmers Union Cooperative Insurance Co	2	\$528,308	0.0%	308	
20281	Federal Insurance Company	1	\$1,404,427	0.1%	58	
13935	Federated Mutual Insurance Company	2	\$210,475	0.0%	773	
28304	Federated Service Insurance Company	0	\$88,265	0.0%	0	
39306	Fidelity & Deposit Co Maryland	0	\$13	0.0%	0	
25180	Fidelity National Insurance Company	2	\$2,900,184	0.1%	56	
19852	Financial Indemnity Company	21	\$6,243,057	0.2%	274	
21873	Firemans Fund Insurance Company	2	\$6,246,137	0.2%	26	
42860	Firemans Fund Insurance Company Of MO	1	\$-262	- 0.0%	9,999	
10336	First Acceptance Insurance Company Inc	18	\$4,899,391	0.2%	299	
33588	First Liberty Insurance Corp The	0	\$627,267	0.0%	0	
11185	Foremost Insurance Co	9	\$3,113,551	0.1%	235	
41513	Foremost Signature Insurance Company	0	\$98,253	0.0%	0	
21253	Garrison Property & Casualty Insurance Co	0	\$39,544	0.0%	0	
28339	Gateway Insurance Company	14	\$4,597,255	0.2%	248	
41491	GEICO Casualty Company	13	\$5,414,637	0.2%	195	
35882	GEICO General Ins Co	45	\$36,293,833	1.3%	101	
22055	GEICO Indemnity Company	35	\$15,426,606	0.6%	185	
18821	General Casualty Co Of Illinois	1	\$-287	- 0.0%	9,999	
24414	General Casualty Co Of Wisconsin	9	\$1,129,454	0.0%	648	
11044	GMAC Insurance Company Online Inc	0	\$124,569	0.0%	0	
22063	Government Employees Insurance Co	28	\$18,181,020	0.7%	125	
26832	Great American Alliance Insurance Company	0	\$2,414	0.0%	0	
16691	Great American Insurance Company	2	\$156,907	0.0%	1,037	
22136	Great American Insurance Company of NY	0	\$658	0.0%	0	
31135	Great American Security Insurance Company	0	\$241	0.0%	0	
33723	Great American Spirit Insurance Company	0	\$73	0.0%	0	
20303	Great Northern Insurance Company	0	\$1,725,717	0.1%	0	
14117	Grinnell Mutual Reinsurance Company	10	\$4,924,873	0.2%	165	
16144	Grinnell Select Insurance Company	3	\$1,556,716	0.1%	157	
42331	Guideone America Insurance Company	1	\$2,314,867	0.1%	35	
42803	Guideone Elite Insurance Company	1	\$2,705,344	0.1%	30	
15032	Guideone Mutual Insurance Company	4	\$1,652,075	0.1%	197	
22292	Hanover Insurance Company The	3	\$39,698	0.0%	6,149	
22357	Hartford Accident & Indemnity Co	2	\$584,524	0.0%	278	
29424	Hartford Casualty Ins Co	2	\$117,245	0.0%	1,388	
19682	Hartford Fire Insurance Company	4	\$2,239,420	0.1%	145	
37478	Hartford Insurance Co Of Midwest The	5	\$3,467,426	0.1%	117	
30104	Hartford Underwriters Insurance Co	65	\$19,624,754	0.7%	269	
31550	Haulers Insurance Company Inc	10	\$3,800,626	0.1%	214	
32077	Heritage Casualty Insurance Company	1	\$64,745	0.0%	1,257	

Private Passenger Automobile Insurance Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index
22578	Horace Mann Insurance Company	0	\$225,590	0.0%	0
22756	Horace Mann Property & Casualty Ins Co	1	\$728,420	0.0%	112
29068	IDS Property Casualty Insurance Company	0	\$309,564	0.0%	0
23817	Illinois National Insurance Company	18	\$4,633,939	0.2%	316
22268	Infinity Insurance Company	0	\$63,482	0.0%	0
19429	Insurance Co Of The State Of PA	20	\$9,025,747	0.3%	180
10922	Insuremax Insurance Company	6	\$1,648,436	0.1%	296
22780	Integon General Insurance Corporation	0	\$313,804	0.0%	0
22772	Integon Indemnity Corp	2	\$438,972	0.0%	371
29742	Integon National Insurance Company	0	\$290,344	0.0%	0
10914	Kemper Independence Insurance Company	0	\$764,662	0.0%	0
11738	Leader Insurance Company	3	\$747,771	0.0%	326
10061	Leader Specialty Insurance Company	0	\$70,673	0.0%	0
42404	Liberty Insurance Corporation	2	\$880,666	0.0%	185
23035	Liberty Mutual Fire Insurance Company	30	\$25,917,282	0.9%	94
23043	Liberty Mutual Insurance Company	2	\$2,408	0.0%	9,999
33855	Lincoln General Insurance Company	2	\$127,427	0.0%	1,277
36447	LM General Insurance Company	1	\$10,340	0.0%	7,869
36439	LM Personal Insurance Company	0	\$1,789	0.0%	0
32352	LM Property & Casualty Insurance Company	1	\$308,850	0.0%	263
22977	Lumbermens Mutual Casualty Co	0	\$111	0.0%	0
35769	Lyndon Property Insurance Company	1	\$416,402	0.0%	195
10051	Lyndon Southern Insurance Company	0	\$44,504	0.0%	0
28932	Markel American Insurance Company	0	\$401,555	0.0%	0
19356	Maryland Casualty Company	0	\$6,013	0.0%	0
22306	Massachusetts Bay Ins Co	0	\$40,151	0.0%	0
33650	Mendota Insurance Company	29	\$7,617,020	0.3%	310
31968	Merastar Insurance Company	0	\$272,786	0.0%	0
40169	Metropolitan Casualty Ins Co	2	\$448,397	0.0%	363
25321	Metropolitan Direct P&C Ins Co	4	\$2,388,687	0.1%	136
39950	Metropolitan General Ins Co	2	\$608,419	0.0%	267
34339	Metropolitan Group Prop & Cas Ins Co	6	\$5,654,700	0.2%	86
26298	Metropolitan Property & Casualty Ins Co	4	\$4,105,524	0.1%	79
38660	MIC General Insurance Corporation	0	\$1,326,888	0.0%	0
21687	Mid Century Insurance Company	63	\$35,321,717	1.3%	145
23434	Middlesex Insurance Company	0	\$532,011	0.0%	0
23515	Midwestern Indemnity Company The	7	\$10,794,256	0.4%	53
40185	Millers Classified Insurance Company	1	\$3,202,388	0.1%	25
14583	Millers First Insurance Company	4	\$3,054,158	0.1%	107
22012	Motors Insurance Corporation	0	\$181	0.0%	0
42447	National General Assurance Company	5	\$2,242,783	0.1%	181
23728	National General Insurance Company	7	\$5,303,442	0.2%	107
27944	National Insurance Association	6	\$2,220,329	0.1%	220
32620	National Interstate Insurance Company	1	\$326,791	0.0%	249
22608	National Specialty Insurance Company	0	\$100	0.0%	0

Private Passenger Automobile Insurance Complaint Indices						
Alpha by Company						
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index	
19445	National Union Fire Ins Co of Pittsburgh	6	\$4,309,690	0.2%	113	
26093	Nationwide Affinity Insurance Co Of America	3	\$4,189,132	0.2%	58	
25453	Nationwide Insurance Company Of America	1	\$1,812,563	0.1%	45	
23779	Nationwide Mutual Fire Insurance Co	1	\$406,459	0.0%	200	
23787	Nationwide Mutual Insurance Company	11	\$2,342,679	0.1%	382	
37877	Nationwide Property & Casualty Ins Co	0	\$332,295	0.0%	0	
23841	New Hampshire Insurance Company	1	\$2,530	0.0%	9,999	
12130	New South Insurance Company	4	\$2,817,480	0.1%	116	
36455	Northbrook Indemnity Co	0	\$321,820	0.0%	0	
24074	Ohio Casualty Insurance Company	0	\$168,559	0.0%	0	
24082	Ohio Security Insurance Company	0	\$103	0.0%	0	
39098	Omni Insurance Company	11	\$2,704,590	0.1%	331	
20621	Onebeacon America Insurance Company	0	\$494	0.0%	0	
32700	Owners Insurance Company	3	\$3,644,334	0.1%	67	
20346	Pacific Indemnity Company	2	\$691,988	0.0%	235	
37850	Pacific Specialty Insurance Company	0	\$10,311	0.0%	0	
21962	Pennsylvania General Insurance Company	3	\$-7,125	- 0.0%	9,999	
13714	Pharmacists Mutual Insurance Company	0	\$587,734	0.0%	0	
18058	Philadelphia Indemnity Insurance Co	0	\$18,529	0.0%	0	
25623	Phoenix Insurance Company The	2	\$1,487,445	0.1%	109	
24260	Progressive Casualty Insurance Company	10	\$5,277,884	0.2%	154	
42994	Progressive Classic Insurance Company	33	\$17,681,615	0.6%	152	
16322	Progressive Direct Insurance Company	32	\$21,649,291	0.8%	120	
24279	Progressive Max Insurance Company	57	\$43,706,151	1.6%	106	
42919	Progressive Northwestern Ins Co	108	\$55,445,642	2.0%	158	
37834	Progressive Preferred Insurance Company	56	\$49,915,621	1.8%	91	
32786	Progressive Specialty Ins Co	2	\$5,323,718	0.2%	31	
34690	Property & Casualty Ins Co Of Hartford	26	\$15,147,902	0.5%	140	
24449	Regent Insurance Company	1	\$16,737	0.0%	4,861	
43044	Response Insurance Company	0	\$164,858	0.0%	0	
26050	Response Worldwide Insurance Company	0	\$313,482	0.0%	0	
27065	Rockford Mutual Insurance Company	0	\$27,934	0.0%	0	
24678	Royal Indemnity Company	1	\$-184	- 0.0%	9,999	
24740	Safeco Insurance Co Of America	19	\$56,399	0.0%	9,999	
39012	Safeco Insurance Company Of Illinois	120	\$125,607,227	4.5%	78	
24759	Safeco National Insurance Company	1	\$5,338	0.0%	9,999	
40460	Sagamore Insurance Company	6	\$1,810,038	0.1%	270	
22543	Secura Insurance A Mutual Company	2	\$596,029	0.0%	273	
10239	Secura Supreme Insurance Company	2	\$3,238,251	0.1%	50	
24902	Security Insurance Company Of Hartford	0	\$631	0.0%	0	
19879	Security National Insurance Company	0	\$392,080	0.0%	0	
11000	Sentinel Insurance Company Ltd	0	\$3,607	0.0%	0	
24988	Sentry Insurance A Mutual Company	2	\$2,387,455	0.1%	68	
30503	Shelby Casualty Insurance Company	23	\$-48,097	- 0.0%	9,999	
23361	Shelter General Insurance Company	13	\$6,885,690	0.2%	154	

Private Passenger Automobile Insurance Complaint Indices						
Alpha by Company						
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index	
23388	Shelter Mutual Insurance Company	137	\$153,423,738	5.5%	73	
24767	St Paul Fire & Marine Insurance Co	2	\$-205	- 0.0%	9,999	
19224	St Paul Protective Insurance Company	0	\$62	0.0%	0	
19070	Standard Fire Insurance Company	1	\$285,365	0.0%	285	
19530	State Auto National Insurance Company	0	\$918,948	0.0%	0	
25127	State Auto Property & Casualty Insurance Co	8	\$6,619,779	0.2%	98	
25143	State Farm Fire & Casualty Company	51	\$45,136,206	1.6%	92	
25178	State Farm Mutual Automobile Ins Co	331	\$580,160,318	20.8%	46	
12831	State National Insurance Company Inc	1	\$818,507	0.0%	99	
22683	Teachers Insurance Company	3	\$1,355,897	0.0%	180	
39497	TICO Insurance Company	14	\$6,675,886	0.2%	171	
12904	Tokio Marine & Nichido Fire Insurance Co Ltd	0	\$39,492	0.0%	0	
42749	Traders Insurance Company	38	\$4,380,212	0.2%	706	
28188	Travco Insurance Company	3	\$2,229,818	0.1%	109	
36137	Travelers Commercial Insurance Company	2	\$2,580,516	0.1%	63	
27998	Travelers Home & Marine Ins Co The	4	\$6,494,112	0.2%	50	
25666	Travelers Indemnity Co Of America	1	\$336,083	0.0%	242	
25658	Travelers Indemnity Company	2	\$1,859	0.0%	9,999	
38130	Travelers Personal Insurance Company	7	\$7,229,069	0.3%	79	
36161	Travelers Property Casualty Ins Co	1	\$941,704	0.0%	86	
19887	Trinity Universal Insurance Company	3	\$1,440,303	0.1%	169	
15954	Trinity Universal Insurance Company Of KS	0	\$79,526	0.0%	0	
27120	Trumbull Insurance Company	3	\$1,375,836	0.0%	177	
29459	Twin City Fire Ins Co	9	\$2,273,374	0.1%	322	
13021	United Fire & Casualty Company	0	\$577,735	0.0%	0	
25941	United Services Automobile Association	28	\$36,757,185	1.3%	62	
25887	United States Fidelity & Guaranty Co	1	\$-9	- 0.0%	9,999	
10915	Unitrin Direct Property & Casualty Company	6	\$1,683,078	0.1%	290	
25909	Unitrin Preferred Insurance Company	0	\$52,539	0.0%	0	
25968	USAA Casualty Insurance Company	17	\$21,043,241	0.8%	66	
18600	USAA General Indemnity Company	3	\$1,799,474	0.1%	136	
10644	Victoria Automobile Insurance Co	4	\$881,773	0.0%	369	
42889	Victoria Fire & Casualty Company	1	\$137,842	0.0%	590	
20397	Vigilant Insurance Company	0	\$1,355,830	0.0%	0	
13137	Viking Insurance Company Of Wisconsin	25	\$6,902,901	0.2%	295	
26085	Warner Insurance Company	0	\$20,981	0.0%	0	
44393	West American Insurance Company	2	\$1,672,522	0.1%	97	
27871	Western Agricultural Insurance Company	8	\$2,446,239	0.1%	266	
12599	Windsor Insurance Company	1	\$467,060	0.0%	174	
13250	Workmens Auto Insurance Company	9	\$1,695,672	0.1%	432	
27090	Young America Insurance Company	5	\$3,183,904	0.1%	128	
Total		3,423	\$2,785,144,787	100.0%		.

Homeowners Insurance

Complaint Indices

Homeowners Insurance Complaint Indices Alpha by Company						
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index	
20699	Ace Property & Casualty Insurance Company	1	\$12,731,492	1.0%	7	
14184	Acuity A Mutual Insurance Company	0	\$830,419	0.1%	0	
33898	Aegis Security Insurance Company	0	\$77,650	0.0%	0	
10014	Affiliated FM Insurance Company	0	\$2,118,620	0.2%	0	
19402	AIG Casualty Company	0	\$78,883	0.0%	0	
34789	AIG Centennial Insurance Company	1	\$17,184	0.0%	4,830	
19399	AIU Insurance Company	1	\$-36	-0.0%	9,999	
19186	Alliance Insurance Company Inc	6	\$2,032,753	0.2%	245	
42579	Allied Property & Casualty Ins Co	11	\$12,271,021	1.0%	74	
19240	Allstate Indemnity Company	47	\$30,303,413	2.3%	129	
19232	Allstate Insurance Company	44	\$24,266,869	1.9%	150	
17230	Allstate Property & Casualty Ins Co	15	\$11,724,551	0.9%	106	
19100	AMCO Insurance Company	10	\$15,049,094	1.2%	55	
10103	American Agricultural Insurance Co	0	\$101,725	0.0%	0	
21849	American Automobile Insurance Company	2	\$8,288,428	0.6%	20	
10111	American Bankers Insurance Company Of FL	9	\$1,280,272	0.1%	583	
37915	American Central Insurance Company	0	\$1,092	0.0%	0	
19690	American Economy Insurance Company	0	\$186,330	0.0%	0	
23450	American Family Home Insurance Company	15	\$777,279	0.1%	1,602	
19275	American Family Mutual Ins Co	204	\$251,147,088	19.5%	67	
24066	American Fire & Casualty Company	0	\$638,010	0.0%	0	
19380	American Home Assurance Company	0	\$582,561	0.0%	0	
21857	American Insurance Company The	0	\$914,971	0.1%	0	
32220	American International Insurance Company	1	\$1,386,222	0.1%	60	
40258	American International South Ins Co	0	\$13,672	0.0%	0	
30562	American Manufacturers Mutual Ins Co	0	\$300	0.0%	0	
23469	American Modern Home Insurance Co	15	\$2,955,352	0.2%	421	
38652	American Modern Select Insurance Company	0	\$227,745	0.0%	0	
22918	American Motorists Insurance Co	0	\$5,474	0.0%	0	
39942	American National General Insurance Co	0	\$296,071	0.0%	0	
28401	American National Property & Casualty Co	21	\$10,779,807	0.8%	162	
19615	American Reliable Insurance Company	1	\$1,087,756	0.1%	76	
42978	American Security Insurance Company	5	\$10,496,671	0.8%	40	
19704	American States Insurance Company	1	\$2,503,363	0.2%	33	
23396	Amerisure Mutual Insurance Company	0	\$17,508	0.0%	0	
27928	Amex Assurance Company	1	\$929,332	0.1%	89	
19976	AMICA Mutual Insurance Company	0	\$1,190,154	0.1%	0	
41459	Armed Forces Insurance Exchange	0	\$1,341,249	0.1%	0	
21865	Associated Indemnity Corporation	0	\$773,341	0.1%	0	
19895	Atlantic Mutual Insurance Company	1	\$1,204,710	0.1%	69	
27235	Auto Club Family Insurance Company	44	\$27,171,042	2.1%	134	
18988	Auto Owners Insurance Company	9	\$15,675,958	1.2%	48	
19062	Automobile Ins Co Of Hartford CT	13	\$3,730,444	0.3%	289	
33022	AXA Insurance Company	0	\$17,598	0.0%	0	
24813	Balboa Insurance Company	7	\$619,395	0.0%	938	

Homeowners Insurance Complaint Indices Alpha by Company						
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index	
37540	Beazley Insurance Company Inc	1	\$-8,074	- 0.0%	9,999	
41394	Benchmark Insurance Company	0	\$479,512	0.0%	0	
13528	Brotherhood Mutual Insurance Co	0	\$83,329	0.0%	0	
20117	California Casualty Indemnity Exchange	1	\$806,512	0.1%	103	
20125	California Casualty Insurance Co	0	\$370	0.0%	0	
15725	Cameron Mutual Insurance Company	17	\$16,461,416	1.3%	86	
19909	Centennial Insurance Company	0	\$757,347	0.1%	0	
34649	Centre Insurance Company	0	\$75,481	0.0%	0	
25615	Charter Oak Fire Insurance Co The	2	\$317,975	0.0%	522	
10052	Chubb National Insurance Company	0	\$33,745	0.0%	0	
10669	Church Insurance Co The	0	\$499	0.0%	0	
18767	Church Mutual Insurance Company	0	\$159,986	0.0%	0	
10677	Cincinnati Ins Co The	4	\$5,869,996	0.5%	57	
31534	Citizens Insurance Company Of America	0	\$67,660	0.0%	0	
10315	Civic Property & Casualty Co	10	\$2,516,777	0.2%	330	
40371	Columbia Mutual Insurance Company	4	\$5,660,869	0.4%	59	
19640	Columbia National Insurance Company	5	\$4,130,577	0.3%	100	
10204	Consumers Insurance USA Inc	0	\$148,485	0.0%	0	
35289	Continental Insurance Company The	2	\$1,427,512	0.1%	116	
20990	Country Mutual Insurance Company	17	\$6,720,015	0.5%	210	
21008	Country Preferred Insurance Company	0	\$27	0.0%	0	
10847	Cumis Insurance Society Inc	0	\$181	0.0%	0	
10499	Daimlerchrysler Insurance Company	0	\$5,437	0.0%	0	
42587	Depositors Insurance Company	5	\$1,694,025	0.1%	245	
42048	Diamond State Insurance Company	0	\$205,237	0.0%	0	
40649	Economy Premier Assurance Company	6	\$5,106,350	0.4%	98	
21261	Electric Insurance Company	3	\$860,171	0.1%	289	
21407	Emcasco Insurance Company	1	\$486,878	0.0%	170	
21326	Empire Fire & Marine Insurance Co	1	\$225,093	0.0%	369	
21415	Employers Mutual Casualty Company	2	\$228,064	0.0%	728	
15130	Encompass Indemnity Company	2	\$3,339,507	0.3%	50	
10071	Encompass Insurance Company Of America	2	\$2,868,378	0.2%	58	
10318	Exact Property & Casualty	1	\$54,400	0.0%	1,526	
21482	Factory Mutual Insurance Company	0	\$9,854,805	0.8%	0	
12345	Farm Bureau New Horizons Ins Co Of MO	0	\$157,693	0.0%	0	
26859	Farm Bureau Town & Country Ins Co Of MO	103	\$52,539,710	4.1%	163	
19194	Farmers Alliance Mutual Ins Co	4	\$4,036,072	0.3%	82	
21652	Farmers Insurance Exchange	17	\$1,639,068	0.1%	861	
16381	Farmers Union Cooperative Insurance Co	0	\$7,894	0.0%	0	
13838	Farmland Mutual Insurance Company	0	\$460	0.0%	0	
20281	Federal Insurance Company	0	\$1,905,507	0.1%	0	
13935	Federated Mutual Insurance Company	0	\$283,614	0.0%	0	
11118	Federated Rural Electric Insurance Exchange	0	\$1,078,118	0.1%	0	
39306	Fidelity & Deposit Co Maryland	2	\$42,049	0.0%	3,948	
25180	Fidelity National Insurance Company	13	\$6,670,131	0.5%	162	

Homeowners Insurance Complaint Indices Alpha by Company						
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index	
21660	Fire Insurance Exchange	48	\$28,807,552	2.2%	138	
21873	Firemans Fund Insurance Company	2	\$4,158,477	0.3%	40	
10336	First Acceptance Insurance Company Inc	0	\$74,153	0.0%	0	
33588	First Liberty Insurance Corp The	0	\$717	0.0%	0	
24724	First National Ins Co Of America	0	\$108,557	0.0%	0	
11185	Foremost Insurance Co	21	\$9,791,332	0.8%	178	
11800	Foremost Property & Casualty Ins Co	3	\$1,435,443	0.1%	173	
41513	Foremost Signature Insurance Company	9	\$5,106,326	0.4%	146	
21253	Garrison Property & Casualty Insurance Co	0	\$12,707	0.0%	0	
24414	General Casualty Co Of Wisconsin	2	\$344,126	0.0%	482	
24732	General Insurance Co Of America	1	\$171,043	0.0%	485	
11967	General Star National Ins Co	0	\$3,868	0.0%	0	
23809	Granite State Insurance Company	0	\$307,523	0.0%	0	
26344	Great American Assurance Company	0	\$33,193	0.0%	0	
16691	Great American Insurance Company	0	\$73,037	0.0%	0	
22136	Great American Insurance Company of NY	0	\$50,280	0.0%	0	
33723	Great American Spirit Insurance Company	0	\$155	0.0%	0	
20303	Great Northern Insurance Company	1	\$7,841,431	0.6%	11	
14117	Grinnell Mutual Reinsurance Company	5	\$-11	- 0.0%	9,999	
42331	Guideone America Insurance Company	1	\$158,586	0.0%	523	
15032	Guideone Mutual Insurance Company	13	\$2,887,771	0.2%	374	
14559	Guideone Specialty Mutual Insurance Company	0	\$10,626	0.0%	0	
22292	Hanover Insurance Company The	1	\$85,754	0.0%	968	
26433	Harcos National Insurance Company	0	\$279,912	0.0%	0	
23582	Harleysville Insurance Company	0	\$1,517	0.0%	0	
22357	Hartford Accident & Indemnity Co	0	\$135,478	0.0%	0	
29424	Hartford Casualty Ins Co	3	\$1,796,047	0.1%	139	
19682	Hartford Fire Insurance Company	2	\$194,753	0.0%	852	
30104	Hartford Underwriters Insurance Co	18	\$9,282,724	0.7%	161	
31550	Haulers Insurance Company Inc	0	\$106,402	0.0%	0	
36919	Hawkeye Security Insurance Company	1	\$108,654	0.0%	764	
20419	Homesite Indemnity Company	19	\$3,562,709	0.3%	443	
22578	Horace Mann Insurance Company	2	\$372,758	0.0%	445	
29068	IDS Property Casualty Insurance Company	0	\$134,298	0.0%	0	
23817	Illinois National Insurance Company	0	\$6,565	0.0%	0	
43575	Indemnity Insurance Co Of North America	0	\$1,275,666	0.1%	0	
29831	Independent Mutual Fire Insurance Company	0	\$67,072	0.0%	0	
27847	Insurance Company Of The West	0	\$1,023	0.0%	0	
10914	Kemper Independence Insurance Company	2	\$575,962	0.0%	288	
23035	Liberty Mutual Fire Insurance Company	21	\$16,949,871	1.3%	103	
14400	Lititz Mutual Insurance Company	15	\$8,326,191	0.6%	150	
32352	LM Property & Casualty Insurance Company	6	\$85,090	0.0%	5,853	
22977	Lumbermens Mutual Casualty Co	0	\$131	0.0%	0	
28932	Markel American Insurance Company	0	\$53,522	0.0%	0	
38970	Markel Insurance Company	0	\$74,495	0.0%	0	

Homeowners Insurance Complaint Indices Alpha by Company						
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index	
22306	Massachusetts Bay Ins Co	1	\$118,214	0.0%	702	
31968	Merastar Insurance Company	0	\$49,324	0.0%	0	
34339	Metropolitan Group Prop & Cas Ins Co	3	\$2,079,045	0.2%	120	
26298	Metropolitan Property & Casualty Ins Co	10	\$4,307,434	0.3%	193	
27014	Mfs Mutual Insurance Company	0	\$10,863	0.0%	0	
21687	Mid Century Insurance Company	56	\$36,371,563	2.8%	128	
23434	Middlesex Insurance Company	0	\$166,932	0.0%	0	
23515	Midwestern Indemnity Company The	10	\$7,121,493	0.6%	117	
40185	Millers Classified Insurance Company	1	\$1,921,811	0.1%	43	
14583	Millers First Insurance Company	2	\$2,370,262	0.2%	70	
00103	Missouri Property Insurance Placement Facility	11	\$2,883,268	0.2%	317	
23655	Modern Service Insurance Company	0	\$1,013	0.0%	0	
11878	Mutualaid Exchange	0	\$368,530	0.0%	0	
11991	National Casualty Company	8	\$2,795,452	0.2%	238	
16217	National Farmers Union Pro & Cas Co	0	\$52,814	0.0%	0	
15474	National Lloyds Insurance Company	4	\$1,120,754	0.1%	296	
21881	National Surety Corporation	0	\$178,218	0.0%	0	
19445	National Union Fire Ins Co of Pittsburgh	0	\$96,144	0.0%	0	
28223	Nationwide Agribusiness Ins Co	0	\$10,142	0.0%	0	
25453	Nationwide Insurance Company Of America	1	\$771,456	0.1%	108	
23779	Nationwide Mutual Fire Insurance Co	2	\$435,909	0.0%	381	
23787	Nationwide Mutual Insurance Company	3	\$6,747,815	0.5%	37	
25240	NAU Country Insurance Company	0	\$241,534	0.0%	0	
10317	Neighborhood Spirit Property & Casualty Co	0	\$188,794	0.0%	0	
23841	New Hampshire Insurance Company	0	\$30,013	0.0%	0	
29874	North American Specialty Insurance Company	0	\$630,472	0.0%	0	
21105	North River Insurance Company The	0	\$4,819	0.0%	0	
24015	Northland Insurance Company	0	\$12	0.0%	0	
24074	Ohio Casualty Insurance Company	3	\$637,746	0.0%	390	
36625	Old Reliable Casualty Company	26	\$3,981,682	0.3%	542	
21970	Onebeacon Insurance Company	1	\$3,591,606	0.3%	23	
32700	Owners Insurance Company	2	\$1,790,647	0.1%	93	
20346	Pacific Indemnity Company	2	\$3,003,813	0.2%	55	
14982	Penn Millers Insurance Company	0	\$23,071	0.0%	0	
21962	Pennsylvania General Insurance Company	3	-\$635	- 0.0%	9,999	
14974	Pennsylvania Lumbermens Mutual Ins Co	0	\$465,169	0.0%	0	
13714	Pharmacists Mutual Insurance Company	0	\$427,679	0.0%	0	
34312	Producers Agriculture Insurance Company	0	\$62,424	0.0%	0	
24260	Progressive Casualty Insurance Company	22	\$5,308,767	0.4%	344	
34690	Property & Casualty Ins Co Of Hartford	7	\$5,972,815	0.5%	97	
39217	QBE Insurance Corporation	0	\$7	0.0%	0	
10829	Quadrant Indemnity Insurance Co	0	\$25,412	0.0%	0	
36684	Riverport Insurance Company	0	\$129,924	0.0%	0	
27065	Rockford Mutual Insurance Company	0	\$401,464	0.0%	0	
24740	Safeco Insurance Co Of America	50	\$36,365,335	2.8%	114	

Homeowners Insurance Complaint Indices Alpha by Company						
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index	
16551	Savers Property & Casualty Insurance Company	0	\$11,356	0.0%	0	
15580	Scottsdale Indemnity Company	0	\$162	0.0%	0	
22543	Secura Insurance A Mutual Company	1	\$1,185,281	0.1%	70	
10239	Secura Supreme Insurance Company	0	\$1,758,471	0.1%	0	
19879	Security National Insurance Company	0	\$396,737	0.0%	0	
10936	Seneca Insurance Company Inc	0	\$269,503	0.0%	0	
11000	Sentinel Insurance Company Ltd	0	\$1,492,187	0.1%	0	
24988	Sentry Insurance A Mutual Company	3	\$2,229,871	0.2%	112	
23361	Shelter General Insurance Company	0	\$1,084,056	0.1%	0	
23388	Shelter Mutual Insurance Company	127	\$96,991,310	7.5%	109	
19216	Southern Insurance Company	0	\$418,995	0.0%	0	
19070	Standard Fire Insurance Company	31	\$19,945,271	1.5%	129	
42986	Standard Guaranty Insurance Company	0	\$83,781	0.0%	0	
40045	Starnet Insurance Company	0	\$47,966	0.0%	0	
25127	State Auto Property & Casualty Insurance Co	3	\$5,304,184	0.4%	47	
25143	State Farm Fire & Casualty Company	238	\$284,640,986	22.1%	69	
12831	State National Insurance Company Inc	0	\$32,016	0.0%	0	
22683	Teachers Insurance Company	1	\$827,630	0.1%	100	
12904	Tokio Marine & Nichido Fire Insurance Co Ltd	0	\$244,392	0.0%	0	
25666	Travelers Indemnity Co Of America	2	\$1,033,158	0.1%	161	
25682	Travelers Indemnity Co Of Connecticut	0	\$82,082	0.0%	0	
25658	Travelers Indemnity Company	1	\$226,327	0.0%	367	
19887	Trinity Universal Insurance Company	1	\$31,146	0.0%	2,665	
15954	Trinity Universal Insurance Company Of KS	0	\$135,216	0.0%	0	
29459	Twin City Fire Ins Co	0	\$401,842	0.0%	0	
21423	Union Insurance Co Of Providence	3	\$946,635	0.1%	263	
13021	United Fire & Casualty Company	3	\$754,497	0.1%	330	
21776	United Security Insurance Company	0	\$6,109	0.0%	0	
25941	United Services Automobile Association	3	\$16,081,859	1.2%	15	
21113	United States Fire Insurance Company	0	\$3,200,989	0.2%	0	
25909	Unitrin Preferred Insurance Company	1	\$32,540	0.0%	2,551	
25968	USAA Casualty Insurance Company	1	\$7,562,581	0.6%	11	
18600	USAA General Indemnity Company	0	\$6,751	0.0%	0	
20397	Vigilant Insurance Company	2	\$3,605,889	0.3%	46	
44393	West American Insurance Company	0	\$1,528,236	0.1%	0	
21121	Westchester Fire Insurance Company	0	\$3,122,912	0.2%	0	
Total		1,555	\$1,290,679,123	100.0%	.	

**Accident and Health Insurance
Complaint Indices**

Accident and Health Insurance Complaint Indices						
Alpha by Company						
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index	
77879	5 Star Life Insurance Company	0	\$101,302	0.0%	0	
35963	A F & L Insurance Company-Suspended-	16	\$1,895,645	0.0%	1,397	
71854	AAA Life Ins Co	1	\$203,627	0.0%	813	
60038	Acacia Life Insurance Co	0	\$436	0.0%	0	
22667	Ace American Insurance Company	0	\$6,839,482	0.1%	0	
33898	Aegis Security Insurance Company	0	\$16,136	0.0%	0	
60054	Aetna Life Insurance Company	21	\$59,151,919	1.3%	59	
66842	AIG Life Insurance Company	2	\$6,781,526	0.1%	49	
20796	AIG Premier Insurance Company	0	\$77,224	0.0%	0	
90611	Allianz Life Ins Co Of North America	0	\$6,906,088	0.1%	0	
60186	Allstate Life Insurance Company	2	\$1,253,200	0.0%	264	
70874	Allstate Life Insurance Company Of New York	0	\$546	0.0%	0	
67369	Alta Health & Life Insurance Company	0	\$1,083,144	0.0%	0	
10111	American Bankers Insurance Company Of FL	0	\$79,807	0.0%	0	
60275	American Bankers Life Assurance Of Florida	3	\$3,242,250	0.1%	153	
60291	American Capitol Insurance Company	0	\$31,851	0.0%	0	
20427	American Casualty Company Of Reading PA	0	\$322	0.0%	0	
60305	American Community Mutual Insurance Co	50	\$27,398,942	0.6%	302	
60380	American Family Life Assurance Co of Col.	48	\$61,975,202	1.3%	128	
19275	American Family Mutual Ins Co	12	\$36,019,411	0.8%	55	
98736	American Federated Life Insurance Company	0	\$30,224	0.0%	0	
60410	American Fidelity Assurance Company	3	\$8,698,631	0.2%	57	
68373	American General Assurance Company	3	\$1,503,620	0.0%	330	
66672	American General Life & Accident Ins Co	5	\$1,560,666	0.0%	530	
60488	American General Life Insurance Co	1	\$583,324	0.0%	284	
13331	American Hardware Mutual Ins Co	0	\$2,727	0.0%	0	
60518	American Health & Life Insurance Company	3	\$2,095,729	0.0%	237	
60534	American Heritage Life Insurance Co	6	\$5,782,991	0.1%	172	
19380	American Home Assurance Company	1	\$4,713,473	0.1%	35	
60542	American Home Life Insurance Co	0	\$1,486	0.0%	0	
60577	American Income Life Insurance Co	6	\$1,490,026	0.0%	667	
81949	American Insurance Co Of TX	0	\$86,893	0.0%	0	
60607	American International Life Assurance Of NY	0	\$277,086	0.0%	0	
60674	American Life & Health Insurance Company	0	\$637	0.0%	0	
60704	American Life Insurance Company Of NY	0	\$899	0.0%	0	
81418	American Medical & Life Ins Co	0	\$5,632	0.0%	0	
97179	American Medical Security Life Ins Co	31	\$24,909,928	0.5%	206	
65811	American Modern Life Ins Co	0	\$806,986	0.0%	0	
60739	American National Insurance Company	0	\$2,942,311	0.1%	0	
71773	American National Life Ins Co Of TX	6	\$3,360,686	0.1%	296	
81078	American Network Insurance Company	0	\$4,934	0.0%	0	
60763	American Pioneer Life Insurance Company	19	\$8,682,903	0.2%	362	
80624	American Progressive Life & Health IC Of NY	0	\$12,417	0.0%	0	
60801	American Public Life Insurance Company	2	\$310,736	0.0%	1,065	
19615	American Reliable Insurance Company	1	-\$12,525	- 0.0%	9,999	

Accident and Health Insurance Complaint Indices						
Alpha by Company						
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index	
60836	American Republic Insurance Company	26	\$34,142,342	0.7%	126	
42978	American Security Insurance Company	0	\$219,743	0.0%	0	
17965	American Sentinel Insurance Company	0	\$380,030	0.0%	0	
19704	American States Insurance Company	0	\$76,201	0.0%	0	
61140	American Travelers Assur Co-Withdrew-	2	.	.	.	
92649	American Underwriters Life Insurance Co	0	\$352,906	0.0%	0	
60895	American United Life Insurance Co	0	\$4,694,438	0.1%	0	
61999	Americo Financial Life & Annuity Ins Co	0	\$3,279	0.0%	0	
61301	Ameritas Life Insurance Corp	8	\$6,463,731	0.1%	205	
61689	Amerus Life Insurance Company	0	\$14,615	0.0%	0	
27928	Amex Assurance Company	0	\$1,363,901	0.0%	0	
61069	Anthem Life Insurance Company	0	\$38,906	0.0%	0	
11150	Arch Insurance Company	1	\$466,997	0.0%	354	
56499	Assured Life Association	0	\$31	0.0%	0	
71439	Assurity Life Insurance Company	4	\$1,107,361	0.0%	598	
61093	Atlanta Life Insurance Company	0	\$6,200	0.0%	0	
84522	Auto Club Life Ins Co	0	\$107,850	0.0%	0	
61190	Auto Owners Life Insurance Company	0	\$147,455	0.0%	0	
10367	Avemco Insurance Company	0	\$1,133,247	0.0%	0	
62898	Aviva Life Insurance Company	0	\$580	0.0%	0	
62944	AXA Equitable Life Insurance Company	0	\$875,485	0.0%	0	
24813	Balboa Insurance Company	0	\$393	0.0%	0	
68160	Balboa Life Insurance Company	0	\$229,138	0.0%	0	
61212	Baltimore Life Ins Co The	0	\$34,768	0.0%	0	
61239	Bankers Fidelity Life Insurance Co	0	\$486,305	0.0%	0	
61263	Bankers Life & Casualty Company	65	\$43,401,237	0.9%	248	
81043	Bankers Life Insurance Company	0	\$10,243	0.0%	0	
94250	Banner Life Insurance Company	0	\$64	0.0%	0	
38245	BCS Insurance Company	1	\$694,180	0.0%	238	
80985	BCS Life Insurance Company	0	\$36,446	0.0%	0	
41394	Benchmark Insurance Company	0	\$7,453,084	0.2%	0	
69752	Benicorp Insurance Company	16	\$11,123,406	0.2%	238	
71714	Berkshire Life Insurance Company Of America	0	\$1,320,860	0.0%	0	
90638	Best Life & Health Insurance Company	0	\$174,425	0.0%	0	
47171	Blue Cross & Blue Shield Of Kansas City	196	\$485,184,409	10.3%	67	
61476	Boston Mutual Life Insurance Company	1	\$1,203,829	0.0%	138	
74900	Brokers National Life Assurance Company	0	\$1,601,520	0.0%	0	
13528	Brotherhood Mutual Insurance Co	0	\$68,503	0.0%	0	
81000	Cambridge Life Insurance Company	1	\$1,228,838	0.0%	135	
80659	Canada Life Assurance Company	3	\$918,450	0.0%	541	
10472	Capitol Indemnity Corporation	0	\$33,382	0.0%	0	
71455	Cardif Life Insurance Company	0	\$1,366,622	0.0%	0	
11255	Caterpillar Insurance Company	0	\$34,600,000	0.7%	0	
56030	Catholic Knights	0	\$2,938	0.0%	0	
57487	Catholic Order Of Foresters	0	\$16,543	0.0%	0	

Accident and Health Insurance Complaint Indices						
Alpha by Company						
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index	
80799	Celtic Insurance Company	8	\$2,158,541	0.0%	613	
63541	Central Benefits National Life Ins Co	0	\$963	0.0%	0	
61727	Central Reserve Life Insurance Company	13	\$7,461,703	0.2%	288	
61735	Central Security Life Insurance Co	0	\$20,175	0.0%	0	
61751	Central States Health & Life Company	2	\$3,526,717	0.1%	94	
34274	Central States Indemnity Company Of Omaha	0	\$1,006,117	0.0%	0	
61883	Central United Life Insurance Co	21	\$2,660,740	0.1%	1,306	
80896	Centre Life Insurance Company	0	\$302,591	0.0%	0	
62383	Centurion Life Insurance Company	0	\$162,963	0.0%	0	
94447	Century Life Assurance Company	0	\$1,505	0.0%	0	
63207	Chase Insurance Life & Annuity Company	0	\$1,517	0.0%	0	
61824	Cherokee National Life Insurance Co	0	\$120,491	0.0%	0	
61832	Chesapeake Life Insurance Company The	1	\$1,294,220	0.0%	128	
61859	Christian Fidelity Life Insurance Co	1	\$18,007,623	0.4%	9	
71463	Cica Life Insurance Company Of America	0	\$4,195	0.0%	0	
64548	CIGNA Life Insurance Company of NY	0	\$266	0.0%	0	
10677	Cincinnati Ins Co The	0	\$191	0.0%	0	
76236	Cincinnati Life Insurance Company The	0	\$61,360	0.0%	0	
61921	Citizens Security Life Ins Co	0	\$27,196	0.0%	0	
20532	Clarendon National Insurance Company	6	\$749,013	0.0%	1,326	
62049	Colonial Life & Accident Ins Co	7	\$9,044,232	0.2%	128	
62065	Colonial Penn Life Insurance Company	0	\$512,547	0.0%	0	
84786	Colorado Bankers Life Ins Co	0	\$2,446	0.0%	0	
77720	Columbia Universal Life Ins Co	0	\$15,381	0.0%	0	
76023	Columbian Life Insurance Company	4	\$3,318,544	0.1%	200	
99937	Columbus Life Insurance Company	0	\$1,078	0.0%	0	
62146	Combined Insurance Co Of America	21	\$22,850,929	0.5%	152	
81426	Commercial Travelers Mutual Ins Co	0	\$131,778	0.0%	0	
84824	Commonwealth Annuity & Life Insurance Co	1	\$361,006	0.0%	459	
92681	Community Health Plan Insurance Company	5	\$3,727,851	0.1%	222	
77828	Companion Life Insurance Company	1	\$3,973,184	0.1%	42	
60984	Compbenefits Insurance Company	3	\$1,503,667	0.0%	330	
62308	Connecticut General Life Ins Co	14	\$27,621,540	0.6%	84	
78174	Conseco Health Insurance Company	68	\$22,116,234	0.5%	509	
60682	Conseco Insurance Company	2	\$655,392	0.0%	505	
65900	Conseco Life Insurance Co	1	\$18,974	0.0%	8,724	
76325	Conseco Senior Health Insurance Company	47	\$7,641,652	0.2%	1,018	
62359	Constitution Life Insurance Company	0	\$55,890	0.0%	0	
71730	Continental American Insurance Company	0	\$158,612	0.0%	0	
62413	Continental Assurance Company	4	\$2,154,542	0.0%	307	
20443	Continental Casualty Company	37	\$14,030,680	0.3%	437	
71404	Continental General Insurance Co	15	\$7,317,876	0.2%	339	
68500	Continental Life Ins Co Of Brentwood TN	8	\$17,310,977	0.4%	76	
72052	Corporate Health Insurance Company	0	\$473,495	0.0%	0	
62553	Country Life Insurance Company	0	\$522,893	0.0%	0	

Accident and Health Insurance Complaint Indices						
Alpha by Company						
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index	
81973	Coventry Health & Life Insurance Company	13	\$56,885,878	1.2%	38	
60040	Cox Health Systems Insurance Company	37	\$34,267,389	0.7%	179	
56634	Croatian Fraternal Union Of America	0	\$1,291	0.0%	0	
80675	Crown Life Insurance Company	0	\$113,019	0.0%	0	
56138	CSA Fraternal Life	0	\$49	0.0%	0	
62626	CUNA Mutual Insurance Society	7	\$7,222,106	0.2%	160	
65749	CUNA Mutual Life Insurance Company	0	\$263,265	0.0%	0	
35408	Delos Insurance Company	0	\$2,652,780	0.1%	0	
73474	Dentegra Insurance Company	0	\$780,750	0.0%	0	
62928	EMC National Life Company	1	\$902,729	0.0%	183	
21326	Empire Fire & Marine Insurance Co	2	\$306,610	0.0%	1,080	
68276	Employers Reassurance Corporation	0	\$20,165	0.0%	0	
39845	Employers Reinsurance Corporation	0	\$1,683,281	0.0%	0	
64149	Epic Life Insurance Company The	0	\$240,382	0.0%	0	
62952	Equitable Life & Casualty Ins Co	13	\$15,129,481	0.3%	142	
44784	Fairfield Insurance Company	0	\$8,082	0.0%	0	
25518	Fairmont Premier Insurance Company	2	\$1,227,545	0.0%	270	
70742	Family Benefit Life Insurance Company	0	\$5,624	0.0%	0	
77968	Family Heritage Life Insurance Co Of America	0	\$988,777	0.0%	0	
63053	Family Life Insurance Company	0	\$1,651	0.0%	0	
63118	Farm Bureau Life Ins Co of MO	0	\$287,333	0.0%	0	
13897	Farmers Mutual Hail Ins Co Of Iowa	0	\$390	0.0%	0	
63177	Farmers New World Life Insurance Co	0	\$408,294	0.0%	0	
20281	Federal Insurance Company	0	\$1,999,026	0.0%	0	
63223	Federal Life Insurance Co Mutual	0	\$3,254	0.0%	0	
63258	Federated Life Insurance Company	0	\$541,900	0.0%	0	
13935	Federated Mutual Insurance Company	9	\$20,430,167	0.4%	73	
71870	Fidelity Security Life Insurance Company	5	\$6,791,234	0.1%	122	
69140	First Allmerica Financial Life Ins Co	1	\$7,173	0.0%	9,999	
64696	First Continental Life & Accident Insurance Co	1	\$429,055	0.0%	386	
90328	First Health Life & Health Insurance Company	0	\$10,475,532	0.2%	0	
71129	Fort Dearborn Life Insurance Company	1	\$1,595,842	0.0%	104	
62324	Freedom Life Insurance Company Of America	0	\$397,990	0.0%	0	
63657	Garden State Life Insurance Company	0	\$287	0.0%	0	
63665	General American Life Insurance Company	0	\$875,688	0.0%	0	
65536	Genworth Life & Annuity Insurance Company	5	\$6,702,640	0.1%	123	
80926	Genworth Life & Health Insurance Company	3	\$6,848,558	0.1%	73	
70025	Genworth Life Insurance Company	10	\$30,936,637	0.7%	54	
70939	Gerber Life Insurance Company	1	\$5,587,818	0.1%	30	
91472	Globe Life & Accident Ins Co	5	\$1,193,185	0.0%	694	
62286	Golden Rule Insurance Company	31	\$38,094,249	0.8%	135	
22063	Government Employees Insurance Co	0	\$1,726	0.0%	0	
63967	Government Personnel Mutual Life Ins Co	0	\$35,355	0.0%	0	
16691	Great American Insurance Company	0	\$3,056,953	0.1%	0	
63312	Great American Life Insurance Co	0	\$264,546	0.0%	0	

Accident and Health Insurance Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index
90212	Great Southern Life Insurance Co	0	\$26,817	0.0%	0
68322	Great West Life & Annuity Ins Co	1	\$17,807,017	0.4%	9
80705	Great West Life Assurance Company	0	\$163,165	0.0%	0
64211	Guarantee Trust Life Insurance Co	10	\$9,798,646	0.2%	169
64238	Guaranty Income Life Insurance Co	0	\$32,751	0.0%	0
64246	Guardian Life Insurance Company Of America	17	\$50,381,996	1.1%	56
19682	Hartford Fire Insurance Company	0	\$17,063	0.0%	0
70815	Hartford Life & Accident Insurance Company	7	\$36,528,712	0.8%	32
71153	Hartford Life & Annuity Insurance Company	0	\$23,322	0.0%	0
74268	Hartford Life Group Insurance Company	2	\$6,074,635	0.1%	54
88072	Hartford Life Insurance Company	1	\$3,326,242	0.1%	50
92711	HCC Life Insurance Company	0	\$13,641,989	0.3%	0
78972	Healthy Alliance Life Insurance Co	631	\$1,364,120,256	28.9%	77
32077	Heritage Casualty Insurance Company	0	\$23,430	0.0%	0
93440	Hm Life Insurance Company	0	\$1,860,216	0.0%	0
64513	Horace Mann Life Insurance Company	0	\$102,777	0.0%	0
93777	Household Life Insurance Company	1	\$2,626,259	0.1%	63
73288	Humana Insurance Company	39	\$114,580,937	2.4%	56
70580	Humanadental Insurance Company	0	\$4,692,221	0.1%	0
97764	Idealife Insurance Company	0	\$268,270	0.0%	0
64580	Illinois Mutual Life Insurance Company	1	\$1,771,814	0.0%	93
58068	Independent Order Of Foresters The	0	\$3,983	0.0%	0
64645	Indianapolis Life Insurance Co	0	\$61,423	0.0%	0
81779	Individual Assurance Co Life Health & Acc	2	\$1,921,553	0.0%	172
86509	ING Life Insurance & Annuity Company	0	\$1,659	0.0%	0
80942	ING USA Annuity & Life Ins Co	0	\$18,807	0.0%	0
19429	Insurance Co Of The State Of PA	0	\$208,112	0.0%	0
22713	Insurance Company Of North America	0	\$28,777	0.0%	0
64904	Investors Heritage Life Insurance Co	0	\$3,060	0.0%	0
64939	Investors Insurance Corporation	0	\$100	0.0%	0
63487	Investors Life Insurance Co Of North America	0	\$2,832	0.0%	0
89958	J M I C Life Insurance Company	0	\$287,870	0.0%	0
65056	Jackson National Life Insurance Co	0	\$147,228	0.0%	0
64017	Jefferson National Life Insurance Company	0	\$224,070	0.0%	0
70254	Jefferson Pilot Financial Insurance Company	10	\$11,329,636	0.2%	146
67865	Jefferson Pilot Life Ins Co	0	\$49,238	0.0%	0
65080	John Alden Life Insurance Company	29	\$12,475,693	0.3%	385
65099	John Hancock Life Insurance Company	8	\$18,573,824	0.4%	71
65838	John Hancock Life Insurance Company (USA)	0	\$295	0.0%	0
65110	Kanawha Insurance Company	1	\$910,244	0.0%	182
65129	Kansas City Life Insurance Company	0	\$3,817,529	0.1%	0
58033	Knights Of Columbus	0	\$1,136,786	0.0%	0
65242	Lafayette Life Insurance Co The	0	\$1,920,298	0.0%	0
71595	Lewer Life Insurance Company	0	\$24,018	0.0%	0
65315	Liberty Life Assur Co Of Boston	0	\$541,575	0.0%	0

Accident and Health Insurance Complaint Indices						
Alpha by Company						
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index	
61492	Liberty Life Insurance Company	1	\$1,385,682	0.0%	119	
23043	Liberty Mutual Insurance Company	0	\$7,213	0.0%	0	
65331	Liberty National Life Insurance Co	0	\$67,749	0.0%	0	
77887	Life & Health Ins Co Of America-Revoked-	2	.	.	.	
65498	Life Insurance Co Of North America	8	\$14,265,450	0.3%	93	
65528	Life Insurance Company Of The Southwest	0	\$306	0.0%	0	
64130	Life Investors Ins Co Of America	26	\$14,759,079	0.3%	292	
65595	Lincoln Benefit Life Company	0	\$4,545,843	0.1%	0	
65927	Lincoln Heritage Life Insurance Company	0	\$132,426	0.0%	0	
65676	Lincoln National Life Insurance Co	0	\$592,525	0.0%	0	
76694	London Life Reinsurance Company	0	\$21,224	0.0%	0	
65722	Loyal American Life Insurance Co	1	\$521,262	0.0%	318	
22977	Lumbermens Mutual Casualty Co	0	\$54,532	0.0%	0	
65781	Madison National Life Insurance Company Inc	0	\$755,285	0.0%	0	
60321	Mamsi Life & Health Insurance Co	1	\$183,928	0.0%	900	
38970	Markel Insurance Company	0	\$1,316,952	0.0%	0	
71072	Marquette National Life Ins Co	0	\$171,526	0.0%	0	
65935	Massachusetts Mutual Life Ins Co	0	\$7,619,054	0.2%	0	
69515	Medamerica Insurance Company	0	\$222,507	0.0%	0	
31119	Medico Insurance Company	8	\$5,103,544	0.1%	259	
71471	Medico Life Insurance Company	2	\$1,443,150	0.0%	229	
97055	Mega Life & Health Ins Co	53	\$15,777,395	0.3%	556	
86126	Members Life Insurance Company	0	\$362	0.0%	0	
65951	Merit Life Insurance Co	0	\$1,116,469	0.0%	0	
87726	Metlife Insurance Company Of Connecticut	6	\$1,968,195	0.0%	505	
65978	Metropolitan Life Insurance Company	20	\$76,545,111	1.6%	43	
66044	Midland National Life Insurance Co	0	\$10,027	0.0%	0	
66087	Midwest National Life Ins Co Of TN	15	\$4,261,949	0.1%	583	
66168	Minnesota Life Insurance Company	1	\$2,767,445	0.1%	60	
76040	Missouri Valley Life & Health Insurance Co	4	\$1,881,745	0.0%	352	
57541	Modern Woodmen Of America	0	\$2,851	0.0%	0	
66281	Monumental Life Insurance Company	7	\$5,308,677	0.1%	218	
66370	Mony Life Insurance Company	0	\$479,453	0.0%	0	
80020	Mountain Life Insurance Company	0	\$127,987	0.0%	0	
66427	MTL Insurance Company	0	\$8,353	0.0%	0	
88668	Mutual Of America Life Insurance Co	0	\$115,177	0.0%	0	
71412	Mutual Of Omaha Insurance Company	21	\$54,322,517	1.2%	64	
61409	National Benefit Life Insurance Co	0	\$30,575	0.0%	0	
11991	National Casualty Company	0	\$37,415	0.0%	0	
98205	National Foundation Life Insurance Company	2	\$426,771	0.0%	776	
66583	National Guardian Life Insurance Co	0	\$530,783	0.0%	0	
82538	National Health Insurance Company-Suspended-	3	.	.	.	
66680	National Life Insurance Company	0	\$269,634	0.0%	0	
60593	National States Insurance Company	4	\$1,268,434	0.0%	522	
87963	National Teachers Associates Life Ins Co	0	\$1,212,358	0.0%	0	

Accident and Health Insurance Complaint Indices						
Alpha by Company						
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index	
19445	National Union Fire Ins Co of Pittsburgh	5	\$115,011,623	2.4%	7	
68225	Nationwide Life Ins Co of America	0	\$20,965	0.0%	0	
66869	Nationwide Life Insurance Company	2	\$1,095,981	0.0%	302	
91626	New England Life Insurance Company	0	\$406,813	0.0%	0	
69698	New Era Life Ins Co of the Midwest	0	\$187,500	0.0%	0	
66915	New York Life Insurance Company	6	\$8,617,081	0.2%	115	
81264	Nippon Life Ins Co Of America	0	\$7,009	0.0%	0	
66974	North American Co For Life & Health In	0	\$106	0.0%	0	
68349	North American Insurance Company	0	\$225,811	0.0%	0	
67032	North Carolina Mutual Life Ins Co	0	\$7,823	0.0%	0	
69000	Northwestern Long Term Care Ins Co	0	\$2,143,979	0.0%	0	
67091	Northwestern Mutual Life Ins Co	1	\$16,919,485	0.4%	10	
67148	Occidental Life Ins Co Of NC	0	\$10,504	0.0%	0	
89206	Ohio National Life Assurance Corp	0	\$320,304	0.0%	0	
67172	Ohio National Life Ins Co The	0	\$107,360	0.0%	0	
67199	Old American Insurance Company	1	\$123,811	0.0%	1,337	
67253	Old Reliance Insurance Company	0	\$23	0.0%	0	
24147	Old Republic Insurance Company	1	\$628,466	0.0%	263	
67261	Old Republic Life Insurance Company	0	\$969,281	0.0%	0	
67326	Old Surety Life Insurance Company	0	\$4,354	0.0%	0	
76007	Old United Life Insurance Company	0	\$304,416	0.0%	0	
76112	Oxford Life Insurance Company	0	\$235,633	0.0%	0	
67393	Ozark National Life Insurance Company	0	\$96,331	0.0%	0	
97268	Pacific Life & Annuity Company	1	\$1,329,390	0.0%	125	
67466	Pacific Life Insurance Co	0	\$1,118,850	0.0%	0	
70785	Pacificare Life & Health Insurance Company	3	\$14,299,796	0.3%	35	
67539	Pan American Life Insurance Company	8	\$2,451,413	0.1%	540	
67598	Paul Revere Life Insurance Co	2	\$6,724,774	0.1%	49	
67628	Pekin Life Insurance Company	0	\$250,941	0.0%	0	
67644	Penn Mutual Life Insurance Co The	0	\$136,432	0.0%	0	
63282	Penn Treaty Network America Ins Co	0	\$883,364	0.0%	0	
67660	Pennsylvania Life Insurance Company	9	\$11,136,281	0.2%	134	
66605	Peoples Benefit Life Insurance Co	3	\$1,810,447	0.0%	274	
85561	Perico Life Insurance Company	0	\$232,403	0.0%	0	
67784	Philadelphia American Life Ins Co	1	\$571,144	0.0%	290	
67814	Phoenix Life Insurance Company	0	\$155,753	0.0%	0	
72125	Physicians Life Insurance Company	0	\$1,432,553	0.0%	0	
80578	Physicians Mutual Insurance Company	15	\$13,167,778	0.3%	189	
11529	Premier Health Insurance Company Inc	13	\$33,618,829	0.7%	64	
65919	Primerica Life Insurance Company	0	\$11,192	0.0%	0	
61271	Principal Life Ins Co	32	\$60,805,899	1.3%	87	
68047	Professional Insurance Company	0	\$196,480	0.0%	0	
68136	Protective Life Insurance Company	2	\$602,497	0.0%	549	
67903	Provident American Life & Health Ins Co	0	\$144,739	0.0%	0	
68195	Provident Life & Accident Ins Co	7	\$12,778,489	0.3%	91	

Accident and Health Insurance Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index
68209	Provident Life & Casualty Ins Co	0	\$98,099	0.0%	0
68241	Prudential Insurance Company Of America	11	\$10,176,221	0.2%	179
68284	Pyramid Life Insurance Company	0	\$534,792	0.0%	0
39217	QBE Insurance Corporation	0	\$2,414,183	0.1%	0
65765	Reassure America Life Insurance Company	4	\$1,762,783	0.0%	376
68357	Reliable Life Insurance Company	1	\$367,430	0.0%	451
68381	Reliance Standard Life Insurance Co	5	\$13,974,215	0.3%	59
61360	Reliastar Life Ins Co of NY	0	\$408,957	0.0%	0
67105	Reliastar Life Insurance Company	1	\$6,172,360	0.1%	27
61700	Renaissance Life & Health Ins Co Of America	0	\$428	0.0%	0
31089	Republic Western Ins Co	0	\$69,956	0.0%	0
68462	Reserve National Insurance Company	27	\$10,929,908	0.2%	409
61506	Resource Life Insurance Company	2	\$512,813	0.0%	646
65005	Riversource Life Insurance Company	2	\$5,289,585	0.1%	63
58181	Royal Arcanum Supreme Council Of	0	\$28	0.0%	0
57657	Royal Neighbors Of America	1	\$6,875,141	0.1%	24
79014	Safehealth Life Insurance Company	0	\$88,687	0.0%	0
60445	Sagicor Life Insurance Company	0	\$4,902	0.0%	0
68446	SCOR Life Insurance Company	0	\$10,612	0.0%	0
69914	Sears Life Insurance Company	0	\$843,394	0.0%	0
93742	Securian Life Insurance Company	0	\$6,954	0.0%	0
68675	Security Benefit Life Insurance Co	0	\$31,950	0.0%	0
24902	Security Insurance Company Of Hartford	0	\$4,280	0.0%	0
68721	Security Life Insurance Company Of America	2	\$715,814	0.0%	463
68713	Security Life Of Denver Insurance Company	0	\$3,696	0.0%	0
68772	Security Mutual Life Ins Co Of NY	0	\$29,903	0.0%	0
69485	Security National Life Insurance Company	0	\$1,020	0.0%	0
24988	Sentry Insurance A Mutual Company	0	\$52,828	0.0%	0
68810	Sentry Life Insurance Co (L&H) Acct	2	\$189,839	0.0%	1,744
97241	Settlers Life Insurance Company	0	\$36,092	0.0%	0
65757	Shelter Life Insurance Company	0	\$7,691,889	0.2%	0
68845	Shenandoah Life Insurance Company	0	\$307,483	0.0%	0
71420	Sierra Health & Life Ins Co Inc	0	\$39,488	0.0%	0
57673	Slovene National Benefit Society	0	\$318	0.0%	0
57142	Sons Of Norway	0	\$37	0.0%	0
74365	Southern Pioneer Life Insurance Company	0	\$72,605	0.0%	0
73377	Southern Security Life Ins Co	0	\$1,081	0.0%	0
42986	Standard Guaranty Insurance Company	0	\$308,797	0.0%	0
69019	Standard Insurance Company	23	\$28,421,027	0.6%	134
86355	Standard Life & Accident Insurance Company	10	\$13,629,462	0.3%	121
69078	Standard Security Life Ins Co Of NY	2	\$4,739,165	0.1%	70
68985	Starmount Life Insurance Company	0	\$23,378	0.0%	0
25178	State Farm Mutual Automobile Ins Co	3	\$37,532,243	0.8%	13
69116	State Life Insurance Company	0	\$981,729	0.0%	0
69132	State Mutual Insurance Company	0	\$2,851,376	0.1%	0

Accident and Health Insurance Complaint Indices						
Alpha by Company						
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index	
89184	Sterling Investors Life Ins Co	0	\$944,817	0.0%	0	
77399	Sterling Life Insurance Company	0	\$17,948	0.0%	0	
10952	Stonebridge Casualty Insurance Company	1	\$111,102	0.0%	1,490	
65021	Stonebridge Life Insurance Company	36	\$10,227,935	0.2%	583	
80802	Sun Life Assurance Co Of Canada	3	\$9,606,597	0.2%	52	
69310	Surety Life Insurance Company	0	\$378	0.0%	0	
68608	Symetra Life Insurance Company	2	\$3,387,196	0.1%	98	
69345	Teachers Ins & Annuity Assn of America	0	\$1,068,749	0.0%	0	
56014	Thrivent Financial For Lutherans	4	\$11,731,115	0.2%	56	
60142	TIAA-CREF Life Insurance Company	0	\$225,479	0.0%	0	
25534	TIG Insurance Company	0	\$21,642	0.0%	0	
69477	Time Insurance Company	105	\$41,994,168	0.9%	414	
70688	Transamerica Financial Life Ins Co	0	\$21,377	0.0%	0	
86231	Transamerica Life Insurance Company	15	\$5,589,039	0.1%	444	
67121	Transamerica Occidental Life Ins Co	5	\$3,146,341	0.1%	263	
25658	Travelers Indemnity Company	0	\$778,289	0.0%	0	
56006	Travelers Protective Assoc Of America	1	\$88,478	0.0%	1,871	
61425	Trademark Insurance Company	5	\$2,273,820	0.0%	364	
62863	Trademark Life Insurance Company	7	\$8,759,648	0.2%	132	
56456	U S Letter Carriers' Mutual Benefit Ass	0	\$45,457	0.0%	0	
29599	U S Specialty Insurance Company	0	\$284,485	0.0%	0	
80314	Unicare Life & Health Insurance Company	5	\$22,292,171	0.5%	37	
11121	Unified Life Insurance Company	0	\$2,346,189	0.0%	0	
91529	Unimerica Insurance Company	0	\$402,440	0.0%	0	
69701	Union Bankers Insurance Company	4	\$2,304,077	0.0%	287	
80837	Union Central Life Insurance Co	0	\$1,162,979	0.0%	0	
62596	Union Fidelity Life Insurance Co	9	\$1,704,673	0.0%	874	
69744	Union Labor Life Insurance Company	1	\$661,489	0.0%	250	
70408	Union Security Insurance Company	24	\$42,220,200	0.9%	94	
92916	United American Insurance Company	55	\$24,662,591	0.5%	369	
56383	United Commercial Travelers Of America	0	\$963,968	0.0%	0	
62294	United Concordia Life & Health Ins Co	5	\$2,498,256	0.1%	331	
91693	United Family Life Insurance Co	0	\$281	0.0%	0	
79413	United Healthcare Insurance Company	304	\$649,661,313	13.8%	77	
83500	United Heartland Life Insurance Co-Withdrawn	0	\$21,225	0.0%	0	
63983	United Heritage Life Insurance Company	0	\$3,178	0.0%	0	
69922	United Home Life Insurance Company	0	\$1,238	0.0%	0	
69930	United Insurance Company Of America	0	\$121,978	0.0%	0	
82694	United Liberty Life Insurance Company	0	\$27	0.0%	0	
69973	United Life Insurance Company	0	\$11,579	0.0%	0	
92703	United National Life Ins Co of America	0	\$114,267	0.0%	0	
69868	United Of Omaha Life Ins Co	4	\$6,730,203	0.1%	98	
42129	United Security Assurance Company Of PA	0	\$653,150	0.0%	0	
21113	United States Fire Insurance Company	0	\$62,246	0.0%	0	
70106	United States Life Insurance Company NY	5	\$4,226,817	0.1%	196	

Accident and Health Insurance Complaint Indices						
Alpha by Company						
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index	
63479	United Teacher Associates Insurance Co	19	\$1,870,315	0.0%	1,682	
29157	United Wisconsin Insurance Company	0	\$252,629	0.0%	0	
72850	United World Life Insurance Company	0	\$1,846,326	0.0%	0	
70114	Unity Mutual Life Ins Co	0	\$40	0.0%	0	
70130	Universal Guaranty Life Ins Co	0	\$2,477	0.0%	0	
70157	Universal Life Insurance Company The	1	\$3,325	0.0%	9,999	
70173	Universal Underwriters Life Ins Co	0	\$554,801	0.0%	0	
62235	Unum Life Ins Co Of America	36	\$56,337,567	1.2%	106	
69663	USAA Life Insurance Company	0	\$1,557,931	0.0%	0	
94358	Usable Life	0	\$129,075	0.0%	0	
70211	Valley Forge Life Insurance Company	0	\$382,333	0.0%	0	
81027	Veterans Life Ins Co	0	\$229,386	0.0%	0	
53953	Vision Benefits Of America	0	\$1,351,926	0.0%	0	
32395	Vision Service Plan Insurance Company	1	\$14,654,868	0.3%	11	
35971	Voyager Property & Casualty Insurance Co	0	\$25,830	0.0%	0	
70319	Washington National Insurance Co	26	\$7,116,110	0.2%	605	
83445	Wellcare Health Insurance Of Arizona Inc	0	\$44,391	0.0%	0	
70335	West Coast Life Insurance Company	0	\$1,431	0.0%	0	
70483	Western & Southern Life Ins Co	2	\$1,120,402	0.0%	295	
78301	Westward Life Insurance Company	0	\$9,614	0.0%	0	
57320	Woodmen Of The World Life Ins Society	0	\$42,642	0.0%	0	
57290	Workmens Benefit Fund Of The U S Of Am	0	\$108	0.0%	0	
79987	World Corp Insurance Company	0	\$512	0.0%	0	
70629	World Insurance Company	5	\$2,265,370	0.0%	365	
71323	Zale Life Insurance Company	0	\$42,034	0.0%	0	
16535	Zurich American Insurance Company	2	\$22,262,224	0.5%	15	
Total		2,848	\$4,714,411,906	100.0%		.

**Long Term Care Insurance
Complaint Indices**

Long Term Care Complaint Indices Alpha by Company						
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index	
35963	A F & L Insurance Company-Suspended-	12	\$1,512,159	0.8%	563	
60054	Aetna Life Insurance Company	0	\$678,583	0.3%	0	
66842	AIG Life Insurance Company	0	\$500,193	0.3%	0	
20796	AIG Premier Insurance Company	0	\$540	0.0%	0	
90611	Allianz Life Ins Co Of North America	0	\$4,184,384	2.1%	0	
60186	Allstate Life Insurance Company	2	\$126,406	0.1%	1,123	
60380	American Family Life Assurance Co of Col.	1	\$518,126	0.3%	137	
19275	American Family Mutual Ins Co	0	\$792,677	0.4%	0	
60410	American Fidelity Assurance Company	1	\$426,345	0.2%	166	
60488	American General Life Insurance Co	0	\$1,813	0.0%	0	
60518	American Health & Life Insurance Company	0	\$464	0.0%	0	
60534	American Heritage Life Insurance Co	2	\$1,232,465	0.6%	115	
60763	American Pioneer Life Insurance Company	1	\$89,734	0.0%	791	
60836	American Republic Insurance Company	1	\$1,106,221	0.6%	64	
60895	American United Life Insurance Co	0	\$2,137	0.0%	0	
61190	Auto Owners Life Insurance Company	0	\$34,020	0.0%	0	
61239	Bankers Fidelity Life Insurance Co	0	\$10,421	0.0%	0	
61263	Bankers Life & Casualty Company	49	\$17,933,396	9.1%	194	
80985	BCS Life Insurance Company	0	\$659	0.0%	0	
71714	Berkshire Life Insurance Company Of America	0	\$51,443	0.0%	0	
47171	Blue Cross & Blue Shield Of Kansas City	0	\$652,164	0.3%	0	
57487	Catholic Order Of Foresters	0	\$16,543	0.0%	0	
61751	Central States Health & Life Company	0	\$27,434	0.0%	0	
61859	Christian Fidelity Life Insurance Co	0	\$289,052	0.1%	0	
76236	Cincinnati Life Insurance Company The	0	\$36,460	0.0%	0	
62065	Colonial Penn Life Insurance Company	0	\$2,610	0.0%	0	
62146	Combined Insurance Co Of America	1	\$444,524	0.2%	160	
62308	Connecticut General Life Ins Co	0	\$34,289	0.0%	0	
78174	Conseco Health Insurance Company	1	\$138,867	0.1%	511	
76325	Conseco Senior Health Insurance Company	46	\$7,137,517	3.6%	457	
20443	Continental Casualty Company	18	\$7,735,942	3.9%	165	
71404	Continental General Insurance Co	2	\$1,037,383	0.5%	137	
68500	Continental Life Ins Co Of Brentwood TN	1	\$213,294	0.1%	333	
62553	Country Life Insurance Company	0	\$127,692	0.1%	0	
65749	CUNA Mutual Life Insurance Company	0	\$259,535	0.1%	0	
62928	EMC National Life Company	0	\$357,788	0.2%	0	
62952	Equitable Life & Casualty Ins Co	11	\$7,946,017	4.0%	98	
63177	Farmers New World Life Insurance Co	0	\$329,014	0.2%	0	
65536	Genworth Life & Annuity Insurance Company	0	\$305,897	0.2%	0	
70025	Genworth Life Insurance Company	10	\$30,883,318	15.7%	23	
63312	Great American Life Insurance Co	0	\$264,505	0.1%	0	
64211	Guarantee Trust Life Insurance Co	2	\$872,369	0.4%	163	
64238	Guaranty Income Life Insurance Co	0	\$32,751	0.0%	0	
88072	Hartford Life Insurance Company	0	\$38,534	0.0%	0	
78972	Healthy Alliance Life Insurance Co	0	\$87,056	0.0%	0	

Long Term Care Complaint Indices Alpha by Company						
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index	
65056	Jackson National Life Insurance Co	0	\$20,724	0.0%	0	
65080	John Alden Life Insurance Company	0	\$704,197	0.4%	0	
65099	John Hancock Life Insurance Company	8	\$18,442,558	9.4%	31	
65110	Kanawha Insurance Company	0	\$340,612	0.2%	0	
58033	Knights Of Columbus	0	\$1,105,882	0.6%	0	
77887	Life & Health Ins Co Of America- <i>Revoked</i>	2	.	.	.	
64130	Life Investors Ins Co Of America	19	\$5,828,861	3.0%	231	
65595	Lincoln Benefit Life Company	0	\$4,547,002	2.3%	0	
65676	Lincoln National Life Insurance Co	0	\$146,193	0.1%	0	
65722	Loyal American Life Insurance Co	0	\$33,580	0.0%	0	
65935	Massachusetts Mutual Life Ins Co	0	\$1,078,617	0.5%	0	
69515	Medamerica Insurance Company	0	\$222,507	0.1%	0	
31119	Medico Insurance Company	7	\$3,662,632	1.9%	136	
71471	Medico Life Insurance Company	1	\$1,055,000	0.5%	67	
97055	Mega Life & Health Ins Co The	0	\$2,028	0.0%	0	
87726	Metlife Insurance Company Of Connecticut	6	\$1,744,425	0.9%	244	
65978	Metropolitan Life Insurance Company	1	\$14,079,695	7.1%	5	
66087	Midwest National Life Ins Co Of TN	0	\$64,265	0.0%	0	
66168	Minnesota Life Insurance Company	0	\$7,553	0.0%	0	
66281	Monumental Life Insurance Company	1	\$152,120	0.1%	466	
66370	Mony Life Insurance Company	0	\$5,162	0.0%	0	
71412	Mutual Of Omaha Insurance Company	2	\$5,085,423	2.6%	28	
60593	National States Insurance Company	0	\$495,262	0.3%	0	
66915	New York Life Insurance Company	0	\$2,419,954	1.2%	0	
69000	Northwestern Long Term Care Ins Co	0	\$1,219,964	0.6%	0	
67199	Old American Insurance Company	0	\$10,539	0.0%	0	
67628	Pekin Life Insurance Company	0	\$2,636	0.0%	0	
63282	Penn Treaty Ntwk America Ins Co	0	\$882,009	0.4%	0	
67660	Pennsylvania Life Insurance Company	0	\$406,346	0.2%	0	
66605	Peoples Benefit Life Insurance Co	0	\$15,060	0.0%	0	
67784	Philadelphia American Life Ins Co	0	\$2,476	0.0%	0	
80578	Physicians Mutual Insurance Company	1	\$960,442	0.5%	74	
65919	Primerica Life Insurance Company	0	\$1,856	0.0%	0	
61271	Principal Life Ins Co	0	\$189,545	0.1%	0	
68195	Provident Life & Accident Ins Co	0	\$523,046	0.3%	0	
68241	Prudential Insurance Company Of America	2	\$2,095,881	1.1%	68	
68284	Pyramid Life Insurance Company	0	\$57,735	0.0%	0	
65765	Reassure America Life Insurance Company	0	\$228,465	0.1%	0	
67105	ReliaStar Life Insurance Company	0	\$1,052	0.0%	0	
65005	Riversource Life Insurance Company	2	\$3,785,254	1.9%	37	
57657	Royal Neighbors Of America	0	\$114,327	0.1%	0	
68446	SCOR Life Insurance Company	0	\$10,612	0.0%	0	
24988	Sentry Insurance A Mutual Company	0	\$24,792	0.0%	0	
68810	Sentry Life Insurance Co (l&h Acct	0	\$6,618	0.0%	0	
86355	Standard Life & Accident Insurance Company	2	\$158,447	0.1%	896	

Long Term Care Complaint Indices Alpha by Company						
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index	
25178	State Farm Mutual Automobile Ins Co	0	\$4,583,622	2.3%	0	
69116	State Life Insurance Company	0	\$974,758	0.5%	0	
69132	State Mutual Insurance Company	0	\$27,012	0.0%	0	
65021	Stonebridge Life Insurance Company	21	\$2,482,023	1.3%	600	
69345	Teachers Ins & Annuity Assn of America	0	\$475,973	0.2%	0	
56014	Thrivent Financial For Lutherans	4	\$7,202,768	3.7%	39	
60142	TIAA-CREF Life Insurance Company	0	\$225,479	0.1%	0	
69477	Time Insurance Company	1	\$1,956,400	1.0%	36	
86231	Transamerica Life Insurance Company	13	\$3,020,937	1.5%	305	
67121	Transamerica Occidental Life Ins Co	5	\$1,807,270	0.9%	196	
69701	Union Bankers Insurance Company	4	\$204,278	0.1%	1,389	
62596	Union Fidelity Life Insurance Co	1	\$238	0.0%	9,999	
69744	Union Labor Life Insurance Company	0	\$685	0.0%	0	
70408	Union Security Insurance Company	0	\$1,741,403	0.9%	0	
92916	United American Insurance Company	4	\$990,884	0.5%	286	
92703	United National Life Ins Co of America	0	\$2,807	0.0%	0	
69868	United Of Omaha Life Ins Co	0	\$29,320	0.0%	0	
42129	United Security Assurance Company Of PA	0	\$595,781	0.3%	0	
63479	United Teacher Associates Insurance Co	0	\$8,797	0.0%	0	
62235	Unum Life Ins Co Of America	0	\$8,737,425	4.4%	0	
70211	Valley Forge Life Insurance Company	0	\$382,333	0.2%	0	
70319	Washington National Insurance Co	10	\$1,356,965	0.7%	523	
70335	West Coast Life Insurance Company	0	\$1,149	0.0%	0	
57320	Woodmen Of The World Life Ins Society	0	\$6,633	0.0%	0	
70629	World Insurance Company	0	\$437	0.0%	0	
Total		278	\$197,229,470	100.0%	.	

**Medicare Supplement Insurance
Complaint Indices**

Medicare Supplement Insurance Complaint Indices Alpha by Company					
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index
66842	AIG Life Insurance Company	0	\$6,167	0.0%	0
20796	AIG Premier Insurance Company	0	\$38,131	0.0%	0
90611	Allianz Life Ins Co Of North America	0	\$55,248	0.0%	0
60291	American Capitol Insurance Company	0	\$31,801	0.0%	0
60305	American Community Mutual Insurance Co	0	\$2,676	0.0%	0
60380	American Family Life Assurance Co of Col.	1	\$1,108,485	0.2%	235
19275	American Family Mutual Ins Co	0	\$10,498,518	2.1%	0
60410	American Fidelity Assurance Company	0	\$3,147	0.0%	0
66672	American General Life & Accident Ins Co	0	\$526,850	0.1%	0
13331	American Hardware Mutual Ins Co	0	\$2,727	0.0%	0
60577	American Income Life Insurance Co	0	\$16,056	0.0%	0
81949	American Insurance Co Of TX	0	\$11,872	0.0%	0
60739	American National Insurance Company	0	\$44,756	0.0%	0
71773	American National Life Ins Co Of TX	0	\$249,629	0.0%	0
60763	American Pioneer Life Insurance Company	17	\$8,575,388	1.7%	516
80624	American Progressive Life & Health IC Of NY	0	\$11,362	0.0%	0
60836	American Republic Insurance Company	9	\$25,581,594	5.1%	92
61190	Auto Owners Life Insurance Company	0	\$24,727	0.0%	0
61239	Bankers Fidelity Life Insurance Co	0	\$311,285	0.1%	0
61263	Bankers Life & Casualty Company	12	\$22,806,475	4.6%	137
47171	Blue Cross & Blue Shield Of Kansas City	12	\$23,518,890	4.7%	133
80799	Celtic Insurance Company	0	\$178,936	0.0%	0
63541	Central Benefits National Life Ins Co	0	\$649	0.0%	0
61727	Central Reserve Life Insurance Company	0	\$214,059	0.0%	0
61735	Central Security Life Insurance Co	0	\$12,696	0.0%	0
61751	Central States Health & Life Company	0	\$1,056,561	0.2%	0
61883	Central United Life Insurance Co	1	\$434	0.0%	9,999
61859	Christian Fidelity Life Insurance Co	1	\$17,718,571	3.5%	15
71463	Cica Life Insurance Company Of America	0	\$1,428	0.0%	0
62049	Colonial Life & Accident Ins Co	0	\$6,192	0.0%	0
62065	Colonial Penn Life Insurance Company	0	\$496,170	0.1%	0
77720	Columbia Universal Life Ins Co	0	\$2,493	0.0%	0
62146	Combined Insurance Co Of America	2	\$6,087,549	1.2%	85
78174	Conseco Health Insurance Company	25	\$12,353,411	2.5%	527
60682	Conseco Insurance Company	0	\$504,867	0.1%	0
76325	Conseco Senior Health Insurance Company	0	\$94,814	0.0%	0
62359	Constitution Life Insurance Company	0	\$55,560	0.0%	0
71404	Continental General Insurance Co	0	\$2,100,905	0.4%	0
68500	Continental Life Ins Co Of Brentwood TN	7	\$16,643,364	3.3%	109
62553	Country Life Insurance Company	0	\$215,199	0.0%	0
62626	CUNA Mutual Insurance Society	0	\$817	0.0%	0
62928	EMC National Life Company	0	\$14,816	0.0%	0

Medicare Supplement Insurance Complaint Indices						
Alpha by Company						
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index	
62952	Equitable Life & Casualty Ins Co	2	\$6,316,652	1.3%	82	
65536	Genworth Life & Annuity Insurance Company	4	\$6,254,686	1.3%	166	
70025	Genworth Life Insurance Company	0	\$53,319	0.0%	0	
70939	Gerber Life Insurance Company	0	\$14,714	0.0%	0	
91472	Globe Life & Accident Ins Co	2	\$720,809	0.1%	722	
62286	Golden Rule Insurance Company	0	\$2,696,378	0.5%	0	
63967	Government Personnel Mutual Life Ins Co	0	\$35,355	0.0%	0	
64211	Guarantee Trust Life Insurance Co	1	\$3,491,836	0.7%	75	
70815	Hartford Life & Accident Insurance Company	0	\$527,307	0.1%	0	
88072	Hartford Life Insurance Company	0	\$776,529	0.2%	0	
70670	Health Care Service Corporation	0	\$426,679	0.1%	0	
78972	Healthy Alliance Life Insurance Co	19	\$78,918,792	15.8%	63	
73288	Humana Insurance Company	4	\$1,313,192	0.3%	793	
97764	Idealife Insurance Company	0	\$268,270	0.1%	0	
86509	ING Life Insurance & Annuity Company	0	\$1,659	0.0%	0	
64904	Investors Heritage Life Insurance Co	0	\$3,060	0.0%	0	
65056	Jackson National Life Insurance Co	0	\$112,805	0.0%	0	
64017	Jefferson National Life Insurance Company	0	\$199,472	0.0%	0	
65110	Kanawha Insurance Company	0	\$4,545	0.0%	0	
65129	Kansas City Life Insurance Company	0	\$7,854	0.0%	0	
64130	Life Investors Ins Co Of America	3	\$4,395,274	0.9%	178	
65927	Lincoln Heritage Life Insurance Company	0	\$128,951	0.0%	0	
65722	Loyal American Life Insurance Co	0	\$165	0.0%	0	
71072	Marquette National Life Ins Co	0	\$9,093	0.0%	0	
31119	Medico Insurance Company	1	\$1,399,190	0.3%	186	
71471	Medico Life Insurance Company	1	\$381,002	0.1%	683	
97055	Mega Life & Health Ins Co The	0	\$3,472	0.0%	0	
65978	Metropolitan Life Insurance Company	0	\$533	0.0%	0	
66087	Midwest National Life Ins Co Of TN	0	\$2,964	0.0%	0	
76040	Missouri Valley Life & Health Insurance Co	0	\$537,441	0.1%	0	
66281	Monumental Life Insurance Company	0	\$565,330	0.1%	0	
71412	Mutual Of Omaha Insurance Company	6	\$28,779,103	5.8%	54	
61409	National Benefit Life Insurance Co	0	\$3,337	0.0%	0	
98205	National Foundation Life Insurance Company	0	\$150,725	0.0%	0	
60593	National States Insurance Company	1	\$534,825	0.1%	487	
66869	Nationwide Life Insurance Company	0	\$9,981	0.0%	0	
69698	New Era Life Ins Co of the Midwest	0	\$187,500	0.0%	0	
66915	New York Life Insurance Company	0	\$517,683	0.1%	0	
68349	North American Insurance Company	0	\$225,043	0.0%	0	
67199	Old American Insurance Company	0	\$33,980	0.0%	0	
76112	Oxford Life Insurance Company	0	\$197,854	0.0%	0	
70785	Pacificare Life & Health Insurance Company	1	\$12,808	0.0%	9,999	
67628	Pekin Life Insurance Company	0	\$26,783	0.0%	0	
63282	Penn Treaty Network America Ins Co	0	\$1,356	0.0%	0	
67660	Pennsylvania Life Insurance Company	1	\$244,717	0.0%	1,063	

Medicare Supplement Insurance Complaint Indices						
Alpha by Company						
Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index	
66605	Peoples Benefit Life Insurance Co	0	\$305,501	0.1%	0	
67784	Philadelphia American Life Ins Co	0	\$16,046	0.0%	0	
72125	Physicians Life Insurance Company	0	\$1,432,553	0.3%	0	
80578	Physicians Mutual Insurance Company	2	\$7,202,780	1.4%	72	
61271	Principal Life Ins Co	1	\$4,265,345	0.9%	61	
67903	Provident American Life & Health Ins Co	0	\$133,196	0.0%	0	
68241	Prudential Insurance Company Of America	0	\$2,269	0.0%	0	
68284	Pyramid Life Insurance Company	0	\$445,797	0.1%	0	
65765	Reassure America Life Insurance Company	0	\$34,966	0.0%	0	
68462	Reserve National Insurance Company	2	\$4,331,384	0.9%	120	
57657	Royal Neighbors Of America	0	\$6,760,814	1.4%	0	
60445	Sagicor Life Insurance Company	0	\$2,812	0.0%	0	
65757	Shelter Life Insurance Company	0	\$745,315	0.1%	0	
68845	Shenandoah Life Insurance Company	0	\$10,824	0.0%	0	
86355	Standard Life & Accident Insurance Company	5	\$13,161,906	2.6%	99	
25178	State Farm Mutual Automobile Ins Co	0	\$10,466,532	2.1%	0	
69132	State Mutual Insurance Company	0	\$2,824,363	0.6%	0	
89184	Sterling Investors Life Ins Co	0	\$925,577	0.2%	0	
77399	Sterling Life Insurance Company	0	\$59,011	0.0%	0	
56014	Thrivent Financial For Lutherans	0	\$3,010,490	0.6%	0	
69477	Time Insurance Company	0	\$1,380,758	0.3%	0	
70688	Transamerica Financial Life Ins Co	0	\$1,507	0.0%	0	
86231	Transamerica Life Insurance Company	0	\$47,290	0.0%	0	
67121	Transamerica Occidental Life Ins Co	0	\$941,890	0.2%	0	
61425	Trustmark Insurance Company	0	\$79,580	0.0%	0	
80314	Unicare Life & Health Insurance Company	0	\$31,015	0.0%	0	
69701	Union Bankers Insurance Company	0	\$2,085,593	0.4%	0	
62596	Union Fidelity Life Insurance Co	0	\$299,293	0.1%	0	
69744	Union Labor Life Insurance Company	1	\$92,953	0.0%	2,799	
92916	United American Insurance Company	3	\$14,417,778	2.9%	54	
56383	United Commercial Travelers Of America	0	\$925,233	0.2%	0	
79413	United Healthcare Insurance Company	21	\$121,017,635	24.2%	45	
92703	United National Life Ins Co of America	0	\$90,221	0.0%	0	
63479	United Teacher Associates Insurance Co	15	\$1,559,449	0.3%	2,503	
72850	United World Life Insurance Company	0	\$1,846,326	0.4%	0	
69663	USAA Life Insurance Company	0	\$1,442,973	0.3%	0	
70319	Washington National Insurance Co	8	\$4,894,923	1.0%	425	
79987	World Corp Insurance Company	0	\$512	0.0%	0	
70629	World Insurance Company	1	\$637,805	0.1%	408	
Total		192	\$499,608,511	100.0%	.	

**Life Insurance and Annuities
Complaint Indices**

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index
77879	5 Star Life Insurance Company	1	\$1,396,156	0.0%	304
71854	AAA Life Ins Co	2	\$1,909,951	0.0%	444
60038	Acacia Life Insurance Co	0	\$626,027	0.0%	0
60054	Aetna Life Insurance Company	7	\$19,445,530	0.3%	153
97780	AGC Life Insurance Company	0	\$1,824	0.0%	0
60232	AGL Life Assurance Company	0	\$156,354	0.0%	0
70432	AIG Annuity Insurance Company	4	\$63,773,290	1.0%	27
66842	AIG Life Insurance Company	4	\$2,929,720	0.0%	580
60941	AIG Sunamerica Life Assurance Company	3	\$319,581,843	5.0%	4
90611	Allianz Life Ins Co Of North America	27	\$239,766,328	3.8%	48
64190	Allianz Life Insurance Company Of New York	0	\$822	0.0%	0
70866	Allstate Assurance Company	0	\$200	0.0%	0
60186	Allstate Life Insurance Company	12	\$117,264,905	1.8%	43
70874	Allstate Life Insurance Company Of New York	0	\$38,433	0.0%	0
67369	Alta Health & Life Insurance Company	0	\$41,456	0.0%	0
60216	Amalgamated Life Insurance Company	0	\$6,388	0.0%	0
68594	American Amicable Life Ins Co TX	1	\$655,186	0.0%	648
60275	American Bankers Life Assurance Of Florida	9	\$2,158,756	0.0%	1,770
60291	American Capitol Insurance Company	2	\$43,513	0.0%	9,999
60305	American Community Mutual Insurance Co	0	\$151,269	0.0%	0
92738	American Equity Investment Life Ins Co	9	\$64,020,866	1.0%	60
60380	American Family Life Assurance Co of Col.	8	\$1,886,391	0.0%	1,800
60399	American Family Life Insurance Company	8	\$47,209,649	0.7%	72
98736	American Federated Life Insurance Company	0	\$15,210	0.0%	0
60410	American Fidelity Assurance Company	3	\$4,408,037	0.1%	289
60429	American Fidelity Life Insurance Co	0	\$522,959	0.0%	0
69337	American Financial Security Life Insurance Co	0	\$5,969	0.0%	0
68373	American General Assurance Company	7	\$3,410,245	0.1%	871
66672	American General Life & Accident Ins Co	47	\$11,185,168	0.2%	1,784
60488	American General Life Insurance Co	27	\$65,288,176	1.0%	176
60518	American Health & Life Insurance Company	7	\$1,161,697	0.0%	2,558
60534	American Heritage Life Insurance Co	4	\$2,586,891	0.0%	656
60542	American Home Life Insurance Co	1	\$1,711,751	0.0%	248
60577	American Income Life Insurance Co	17	\$9,850,769	0.2%	733
60607	American International Life Assurance Of NY	0	\$1,159,136	0.0%	0
60631	American Investors Life Ins Co	16	\$34,684,700	0.5%	196
60674	American Life & Health Insurance Company	4	\$64,161	0.0%	9,999
60704	American Life Insurance Company Of NY	0	\$173,159	0.0%	0
81213	American Maturity Life Insurance Co	1	\$19,704	0.0%	9,999
97179	American Medical Security Life Ins Co	0	\$501,236	0.0%	0
67989	American Memorial Life Insurance Co	1	\$4,909,868	0.1%	86
65811	American Modern Life Ins Co	5	\$1,498,909	0.0%	1,416
60739	American National Insurance Company	19	\$31,076,657	0.5%	260

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index
71773	American National Life Ins Co Of TX	0	\$172,475	0.0%	0
60763	American Pioneer Life Insurance Company	0	\$718,268	0.0%	0
80624	American Progressive Life & Health IC Of NY	0	\$2,300	0.0%	0
60801	American Public Life Insurance Company	0	\$15,718	0.0%	0
60836	American Republic Insurance Company	0	\$1,857,190	0.0%	0
88366	American Retirement Life Insurance Company	0	\$345	0.0%	0
86630	American Skandia Life Assurance Corp	4	\$75,708,682	1.2%	22
92649	American Underwriters Life Insurance Co	0	\$434,581	0.0%	0
60895	American United Life Insurance Co	1	\$79,965,179	1.3%	5
61999	Americo Financial Life & Annuity Ins Co	1	\$3,686,892	0.1%	115
94471	Americom Life & Annuity Insurance Company	0	\$975,157	0.0%	0
61301	Ameritas Life Insurance Corp	0	\$3,546,413	0.1%	0
97977	Ameritas Variable Life Ins Co	2	\$2,472,583	0.0%	343
61689	Amerus Life Insurance Company	7	\$55,857,566	0.9%	53
72222	AMICA Life Insurance Company	0	\$139,268	0.0%	0
62421	Annuity & Life Reassurance America Inc	2	\$163,971	0.0%	5,177
93661	Annuity Investors Life Insurance Co	0	\$724,074	0.0%	0
61069	Anthem Life Insurance Company	0	\$174,705	0.0%	0
56499	Assured Life Association	0	\$48,643	0.0%	0
71439	Assurity Life Insurance Company	3	\$2,639,072	0.0%	483
61093	Atlanta Life Insurance Company	4	\$148,097	0.0%	9,999
61182	Aurora National Life Assurance Co	0	\$2,012,389	0.0%	0
84522	Auto Club Life Ins Co	0	\$25,636	0.0%	0
61190	Auto Owners Life Insurance Company	0	\$2,696,858	0.0%	0
62898	Aviva Life Insurance Company	0	\$7,733,199	0.1%	0
62944	AXA Equitable Life Insurance Company	12	\$240,729,875	3.8%	21
62880	AXA Life & Annuity Company	0	\$676,171	0.0%	0
68160	Balboa Life Insurance Company	0	\$127,647	0.0%	0
61212	Baltimore Life Ins Co The	0	\$168,909	0.0%	0
61239	Bankers Fidelity Life Insurance Co	0	\$91,887	0.0%	0
61263	Bankers Life & Casualty Company	53	\$41,921,361	0.7%	537
81043	Bankers Life Insurance Company	0	\$147,742	0.0%	0
94250	Banner Life Insurance Company	7	\$6,464,601	0.1%	460
80985	BCS Life Insurance Company	0	\$80,530	0.0%	0
61395	Beneficial Life Insurance Company	0	\$504,600	0.0%	0
69752	Benicorp Insurance Company	0	\$203,740	0.0%	0
71714	Berkshire Life Insurance Company Of America	0	\$44,086	0.0%	0
90638	Best Life & Health Insurance Company	0	\$919	0.0%	0
61476	Boston Mutual Life Insurance Company	4	\$3,770,444	0.1%	450
74900	Brokers National Life Assurance Company	0	\$8,568	0.0%	0
93432	C M Life Insurance Company	1	\$29,859,592	0.5%	14
80659	Canada Life Assurance Company	1	\$3,265,517	0.1%	130
81060	Canada Life Insurance Co Of America	0	\$190,170	0.0%	0
61573	Capital Reserve Life Insurance Co	1	\$4,633,376	0.1%	92
71455	Cardif Life Insurance Company	4	\$2,554,566	0.0%	665

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index
56022	Catholic Family Life Insurance	0	\$222,981	0.0%	0
57479	Catholic Fraternal Life	0	\$45,343	0.0%	0
56030	Catholic Knights	3	\$652,017	0.0%	1,953
57487	Catholic Order Of Foresters	0	\$116,411	0.0%	0
80799	Celtic Insurance Company	0	\$702	0.0%	0
61727	Central Reserve Life Insurance Company	0	\$157,369	0.0%	0
61735	Central Security Life Insurance Co	7	\$690,554	0.0%	4,303
61751	Central States Health & Life Company	5	\$4,186,178	0.1%	507
61883	Central United Life Insurance Co	2	\$180,119	0.0%	4,713
62383	Centurion Life Insurance Company	0	\$4,895,031	0.1%	0
94447	Century Life Assurance Company	0	\$9,848	0.0%	0
61808	Charter National Life Insurance Co	0	\$75,259	0.0%	0
63207	Chase Insurance Life & Annuity Company	3	\$6,334,357	0.1%	201
70661	Chase Insurance Life Company	2	\$3,944,142	0.1%	215
61824	Cherokee National Life Insurance Co	0	\$492,741	0.0%	0
61832	Chesapeake Life Insurance Company The	2	\$762,835	0.0%	1,113
61859	Christian Fidelity Life Insurance Co	1	\$132,348	0.0%	3,207
61875	Church Life Insurance Corporation	0	\$631,342	0.0%	0
71463	Cica Life Insurance Company Of America	0	\$2,642,285	0.0%	0
76236	Cincinnati Life Insurance Company The	1	\$5,279,908	0.1%	80
61921	Citizens Security Life Ins Co	0	\$135,647	0.0%	0
62049	Colonial Life & Accident Ins Co	2	\$1,902,535	0.0%	446
62065	Colonial Penn Life Insurance Company	5	\$1,856,749	0.0%	1,143
84786	Colorado Bankers Life Ins Co	1	\$377,829	0.0%	1,123
77720	Columbia Universal Life Ins Co	2	\$150,309	0.0%	5,648
76023	Columbian Life Insurance Company	2	\$622,237	0.0%	1,364
62103	Columbian Mutual Life Insurance Co	0	\$5,775	0.0%	0
99937	Columbus Life Insurance Company	0	\$1,545,588	0.0%	0
62146	Combined Insurance Co Of America	4	\$2,332,527	0.0%	728
84824	Commonwealth Annuity & Life Insurance Co	4	\$3,374,240	0.1%	503
77828	Companion Life Insurance Company	0	\$59,544	0.0%	0
60984	Compbenefits Insurance Company	0	\$4,830	0.0%	0
62308	Connecticut General Life Ins Co	9	\$16,664,238	0.3%	229
78174	Conseco Health Insurance Company	3	\$124,984	0.0%	9,999
60682	Conseco Insurance Company	15	\$2,373,609	0.0%	2,682
65900	Conseco Life Insurance Co	21	\$3,705,656	0.1%	2,405
76325	Conseco Senior Health Insurance Company	0	\$208,527	0.0%	0
62359	Constitution Life Insurance Company	0	\$56,101	0.0%	0
71730	Continental American Insurance Company	0	\$25,332	0.0%	0
62413	Continental Assurance Company	1	\$1,157,092	0.0%	367
71404	Continental General Insurance Co	1	\$1,229,874	0.0%	345
68500	Continental Life Ins Co Of Brentwood TN	0	\$548,465	0.0%	0
94218	Country Investors Life Assurance Company	0	\$650,923	0.0%	0
62553	Country Life Insurance Company	0	\$3,455,828	0.1%	0
56634	Croatian Fraternal Union Of America	0	\$111,112	0.0%	0

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index
80675	Crown Life Insurance Company	0	\$923,800	0.0%	0
56138	CSA Fraternal Life	0	\$25,339	0.0%	0
62626	CUNA Mutual Insurance Society	4	\$12,089,994	0.2%	140
65749	CUNA Mutual Life Insurance Company	1	\$13,835,292	0.2%	31
57088	Degree Of Honor Protective Assoc	0	\$165,161	0.0%	0
97705	Direct General Life Insurance Company	0	\$79,108	0.0%	0
66214	Dixie National Life Insurance Company	0	\$72,034	0.0%	0
62928	EMC National Life Company	0	\$5,674,993	0.1%	0
84174	Employees Life Company (mutual)	1	\$307,147	0.0%	1,382
64149	Epic Life Insurance Company The	0	\$34,190	0.0%	0
62952	Equitable Life & Casualty Ins Co	0	\$711,613	0.0%	0
56057	Equitable Reserve Association	0	\$7,771	0.0%	0
62510	Equitrust Life Insurance Company	1	\$31,139,098	0.5%	14
70742	Family Benefit Life Insurance Company	1	\$2,050,719	0.0%	207
76570	Family Financial Life Insurance Co- <i>Withdrawn</i>	0	\$905	0.0%	0
63053	Family Life Insurance Company	0	\$332,836	0.0%	0
74004	Family Service Life Ins Co	0	\$34	0.0%	0
63118	Farm Bureau Life Ins Co of MO	4	\$31,337,148	0.5%	54
63193	Farmers & Traders Life Insurance Company	0	\$66,637	0.0%	0
63177	Farmers New World Life Insurance Co	13	\$25,174,713	0.4%	219
63223	Federal Life Insurance Co Mutual	1	\$200,554	0.0%	2,116
63258	Federated Life Insurance Company	1	\$5,405,587	0.1%	79
93696	Fidelity Investments Life Ins Co	3	\$11,700,904	0.2%	109
63290	Fidelity Life Association A Mutual	1	\$551,250	0.0%	770
71870	Fidelity Security Life Insurance Company	5	\$8,885,023	0.1%	239
69140	First Allmerica Financial Life Ins Co	1	\$333,733	0.0%	1,272
11591	First Berkshire Hathaway Life Insurance Co	0	\$85,526	0.0%	0
56340	First Catholic Slovak Union Of USA & CN	0	\$2,215	0.0%	0
84034	First Guaranty Insurance Company	0	\$3,093	0.0%	0
90328	First Health Life & Health Insurance Company	0	\$28,303	0.0%	0
63495	First Investors Life Insurance Company	0	\$328,100	0.0%	0
67652	First Penn-pacific Life Insurance Co	1	\$4,211,134	0.1%	101
91642	Forethought Life Insurance Company	1	\$7,579,455	0.1%	56
71129	Fort Dearborn Life Insurance Company	1	\$4,695,782	0.1%	90
62324	Freedom Life Insurance Company Of America	0	\$3,601	0.0%	0
99775	Funeral Directors Life Insurance Co	0	\$648,834	0.0%	0
63657	Garden State Life Insurance Company	2	\$574,999	0.0%	1,476
63665	General American Life Insurance Company	14	\$50,789,141	0.8%	117
65536	Genworth Life & Annuity Insurance Company	8	\$46,951,206	0.7%	72
80926	Genworth Life & Health Insurance Company	3	\$1,675,075	0.0%	760
70025	Genworth Life Insurance Company	1	\$8,990,902	0.1%	47
70939	Gerber Life Insurance Company	2	\$4,113,787	0.1%	206
91472	Globe Life & Accident Ins Co	36	\$12,298,708	0.2%	1,242
62286	Golden Rule Insurance Company	4	\$11,196,681	0.2%	152
63967	Government Personnel Mutual Life Ins Co	0	\$734,673	0.0%	0

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index
71218	Grange Life Insurance Company	0	\$41,216	0.0%	0
63312	Great American Life Insurance Co	1	\$6,934,310	0.1%	61
90212	Great Southern Life Insurance Co	4	\$929,365	0.0%	1,827
68322	Great West Life & Annuity Ins Co	1	\$72,173,205	1.1%	6
80705	Great West Life Assurance Company	2	\$598,427	0.0%	1,419
71480	Great Western Insurance Company	0	\$1,385,758	0.0%	0
56685	Greater Beneficial Union Of Pittsburgh	0	\$97,486	0.0%	0
64211	Guarantee Trust Life Insurance Co	6	\$2,701,665	0.0%	943
64238	Guaranty Income Life Insurance Co	1	\$1,022,965	0.0%	415
78778	Guardian Insurance & Annuity Co Inc	1	\$6,216,684	0.1%	68
64246	Guardian Life Insurance Company Of America	5	\$18,774,484	0.3%	113
70815	Hartford Life & Accident Insurance Company	17	\$41,624,886	0.7%	173
71153	Hartford Life & Annuity Insurance Company	7	\$41,004,646	0.6%	72
74268	Hartford Life Group Insurance Company	6	\$1,000,553	0.0%	2,545
88072	Hartford Life Insurance Company	3	\$15,162,071	0.2%	84
92711	HCC Life Insurance Company	0	\$123,295	0.0%	0
78972	Healthy Alliance Life Insurance Co	3	\$9,253,028	0.1%	138
93440	Hm Life Insurance Company	0	\$245,543	0.0%	0
57770	Holy Family Society Of The USA	0	\$78,592	0.0%	0
64505	Homesteaders Life Company	4	\$4,994,001	0.1%	340
64513	Horace Mann Life Insurance Company	0	\$4,959,883	0.1%	0
93777	Household Life Insurance Company	7	\$3,608,483	0.1%	823
73288	Humana Insurance Company	0	\$436,485	0.0%	0
70580	Humanadental Insurance Company	0	\$58,001	0.0%	0
97764	Idealife Insurance Company	0	\$117,714	0.0%	0
64580	Illinois Mutual Life Insurance Company	0	\$2,845,855	0.0%	0
58068	Independent Order Of Foresters The	0	\$2,409,593	0.0%	0
64645	Indianapolis Life Insurance Co	1	\$3,019,815	0.0%	141
81779	Individual Assurance Co Life Health & Acc.	1	\$3,768,893	0.1%	113
84514	Industrial-Alliance Pacific Life Ins Co	0	\$16,270	0.0%	0
86509	ING Life Insurance & Annuity Company	0	\$79,483,621	1.2%	0
80942	ING USA Annuity & Life Ins Co	7	\$160,020,552	2.5%	19
74780	Integrity Life Ins Co	1	\$7,348,674	0.1%	58
64831	Intramerica Life Insurance Company	0	\$3,947	0.0%	0
64890	Investors Guaranty Life Ins Co	0	\$47,616	0.0%	0
64904	Investors Heritage Life Insurance Co	0	\$64,000	0.0%	0
64939	Investors Insurance Corporation	1	\$1,371,703	0.0%	309
63487	Investors Life Insurance Co Of North America	2	\$774,132	0.0%	1,097
89958	J M I C Life Insurance Company	0	\$352,382	0.0%	0
65056	Jackson National Life Insurance Co	20	\$133,391,656	2.1%	64
64017	Jefferson National Life Insurance Company	1	\$2,366,956	0.0%	179
70254	Jefferson Pilot Financial Insurance Company	16	\$10,152,261	0.2%	669
67865	Jefferson Pilot Life Ins Co	6	\$35,508,703	0.6%	72
62057	Jefferson Pilot Lifeamerica Insurance Company	0	\$658,139	0.0%	0
65080	John Alden Life Insurance Company	0	\$592,023	0.0%	0

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index
65099	John Hancock Life Insurance Company	13	\$7,267,990	0.1%	759
65838	John Hancock Life Insurance Company (usa)	3	\$59,663,665	0.9%	21
90204	John Hancock Variable Life Ins Co	2	\$21,279,991	0.3%	40
65110	Kanawha Insurance Company	0	\$81,707	0.0%	0
65129	Kansas City Life Insurance Company	14	\$18,526,131	0.3%	321
90557	Kemper Investors Life Ins Co	0	\$3,703,866	0.1%	0
58033	Knights Of Columbus	6	\$18,200,610	0.3%	140
65242	Lafayette Life Insurance Co The	0	\$4,503,999	0.1%	0
71595	Lewer Life Insurance Company	1	\$6,729	0.0%	9,999
68543	Liberty Bankers Life Insurance Co- <i>Suspended</i>	4	.	.	.
65315	Liberty Life Assurance Co Of Boston	1	\$2,155,620	0.0%	197
61492	Liberty Life Insurance Company	14	\$18,944,837	0.3%	314
65331	Liberty National Life Insurance Co	0	\$2,628,621	0.0%	0
77887	Life & Health Ins Co Of America- <i>Revoked</i>	2	.	.	.
65498	Life Insurance Co Of North America	3	\$7,415,825	0.1%	172
65528	Life Insurance Company Of The Southwest	0	\$4,319,603	0.1%	0
64130	Life Investors Ins Co Of America	3	\$6,300,548	0.1%	202
97691	Life Of The South Insurance Company	0	\$266,100	0.0%	0
65595	Lincoln Benefit Life Company	5	\$49,528,827	0.8%	43
65927	Lincoln Heritage Life Insurance Company	3	\$2,936,494	0.0%	434
69833	Lincoln Memorial Life Insurance Company	0	\$24,200,808	0.4%	0
65676	Lincoln National Life Insurance Co	6	\$257,841,567	4.0%	10
65722	Loyal American Life Insurance Co	1	\$560,168	0.0%	758
56758	Loyal Christian Benefit Association	0	\$18,228	0.0%	0
65781	Madison National Life Insurance Company Inc	2	\$535,329	0.0%	1,586
61018	Magna Insurance Company	0	\$52,727	0.0%	0
60321	Mamsi Life & Health Insurance Co	0	\$502,463	0.0%	0
65870	Manhattan Life Insurance Company	0	\$228,440	0.0%	0
67083	Manhattan National Life Ins Co	3	\$1,307,480	0.0%	974
93610	Manulife Insurance Company	0	\$48,804	0.0%	0
71072	Marquette National Life Ins Co	0	\$251	0.0%	0
65935	Massachusetts Mutual Life Ins Co	11	\$68,257,737	1.1%	68
71471	Medico Life Insurance Company	1	\$51,696	0.0%	8,211
97055	Mega Life & Health Ins Co The	3	\$509,502	0.0%	2,499
86126	Members Life Insurance Company	0	\$8,034	0.0%	0
65951	Merit Life Insurance Co	2	\$2,082,953	0.0%	408
79022	Merrill Lynch Life Insurance Company	0	\$9,536,398	0.1%	0
87726	Metlife Insurance Company Of Connecticut	4	\$45,729,772	0.7%	37
93513	Metlife Investors Insurance Company	0	\$74,385,939	1.2%	0
61050	Metlife Investors USA Insurance Company	0	\$76,403,271	1.2%	0
80950	Metlife Life & Annuity Company Of CT	4	\$25,677,752	0.4%	66
65978	Metropolitan Life Insurance Company	51	\$200,560,936	3.2%	108
97136	Metropolitan Tower Life Insurance Co	4	\$3,326,766	0.1%	510
66044	Midland National Life Insurance Co	7	\$52,551,972	0.8%	57
66087	Midwest National Life Ins Co Of TN	0	\$225,535	0.0%	0

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index
66109	Midwestern United Life Insurance Company	0	\$47,853	0.0%	0
66168	Minnesota Life Insurance Company	6	\$44,786,650	0.7%	57
76040	Missouri Valley Life & Health Insurance Co	0	\$922,109	0.0%	0
70416	MML Bay State Life Ins Co	0	\$1,748,464	0.0%	0
57541	Modern Woodmen Of America	3	\$17,557,566	0.3%	73
69647	Molina Healthcare Insurance Company	0	\$23,474	0.0%	0
81442	Monitor Life Insurance Co Of NY	1	\$31,874	0.0%	9,999
66281	Monumental Life Insurance Company	24	\$6,532,354	0.1%	1,559
78077	Mony Life Ins Co Of America	3	\$4,297,626	0.1%	296
66370	Mony Life Insurance Company	0	\$4,171,145	0.1%	0
80020	Mountain Life Insurance Company	2	\$581,576	0.0%	1,460
66427	MTL Insurance Company	1	\$1,833,488	0.0%	232
88668	Mutual Of America Life Insurance Co	0	\$1,098,259	0.0%	0
66419	Mutual Service Life Insurance Company	0	\$12,506	0.0%	0
61409	National Benefit Life Insurance Co	0	\$632,772	0.0%	0
57568	National Catholic Society Of Foresters	0	\$26,258	0.0%	0
66540	National Farmers Union Life Ins Co	1	\$324,889	0.0%	1,306
98205	National Foundation Life Insurance Company	0	\$19,750	0.0%	0
66583	National Guardian Life Insurance Co	1	\$1,002,523	0.0%	423
66680	National Life Insurance Company	0	\$8,053,462	0.1%	0
60593	National States Insurance Company	3	\$1,136,852	0.0%	1,120
87963	National Teachers Associates Life Ins Co	0	\$88,365	0.0%	0
66850	National Western Life Insurance Co	6	\$11,466,869	0.2%	222
70750	Nationwide Life & Annuity Co Of America	0	\$537,811	0.0%	0
92657	Nationwide Life & Annuity Ins Co	1	\$1,711,915	0.0%	248
68225	Nationwide Life Ins Co of America	2	\$1,651,931	0.0%	514
66869	Nationwide Life Insurance Company	2	\$15,484,312	0.2%	55
91626	New England Life Insurance Company	0	\$22,151,284	0.3%	0
69698	New Era Life Ins Co of the Midwest	0	\$1,965	0.0%	0
91596	New York Life Ins & Annuity Corporation	5	\$173,146,419	2.7%	12
66915	New York Life Insurance Company	22	\$54,451,111	0.9%	171
81264	Nippon Life Ins Co Of America	0	\$4,081	0.0%	0
66974	North American Co For Life & Health In	7	\$17,283,694	0.3%	172
68349	North American Insurance Company	0	\$1,271	0.0%	0
67032	North Carolina Mutual Life Ins Co	1	\$5,998	0.0%	9,999
67091	Northwestern Mutual Life Ins Co	7	\$174,971,941	2.7%	17
81353	NYLife Insurance Co Of Arizona	0	\$1,246,872	0.0%	0
67148	Occidental Life Ins Co Of NC	2	\$158,733	0.0%	5,348
89206	Ohio National Life Assurance Corp	1	\$11,476,494	0.2%	37
67172	Ohio National Life Ins Co The	2	\$39,632,639	0.6%	21
67180	Ohio State Life Insurance Co The	3	\$1,334,483	0.0%	954
67199	Old American Insurance Company	4	\$5,778,129	0.1%	294
67253	Old Reliance Insurance Company	0	\$171,852	0.0%	0
67261	Old Republic Life Insurance Company	0	\$504,696	0.0%	0
67326	Old Surety Life Insurance Company	0	\$17	0.0%	0

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index
76007	Old United Life Insurance Company	0	\$493,471	0.0%	0
63274	Om Financial Life Insurance Company	13	\$64,523,380	1.0%	86
76112	Oxford Life Insurance Company	0	\$70,507	0.0%	0
67393	Ozark National Life Insurance Company	3	\$20,469,782	0.3%	62
64343	Pacific Guardian Life Ins Co Ltd	0	\$12,094	0.0%	0
97268	Pacific Life & Annuity Company	0	\$436,451	0.0%	0
67466	Pacific Life Insurance Co	3	\$55,911,776	0.9%	23
93459	Pan American Assurance Co	0	\$595,946	0.0%	0
67539	Pan American Life Insurance Company	3	\$213,162	0.0%	5,974
60003	Park Avenue Life Insurance Co	0	\$11,040	0.0%	0
67598	Paul Revere Life Insurance Co	0	\$76,208	0.0%	0
67601	Paul Revere Variable Annuity Ins Co The	0	\$173,206	0.0%	0
67628	Pekin Life Insurance Company	0	\$738,690	0.0%	0
67636	Peninsular Life Insurance Company	0	\$69	0.0%	0
93262	Penn Insurance & Annuity Co The	0	\$177,875	0.0%	0
67644	Penn Mutual Life Insurance Co The	2	\$2,229,943	0.0%	381
63282	Penn Treaty Ntwk America Ins Co	0	\$11,426	0.0%	0
67660	Pennsylvania Life Insurance Company	8	\$1,291,504	0.0%	2,629
66605	Peoples Benefit Life Insurance Co	14	\$27,583,619	0.4%	215
85561	Perico Life Insurance Company	0	\$1,507	0.0%	0
90247	Pharmacists Life Insurance Company, The	0	\$240,399	0.0%	0
67784	Philadelphia American Life Ins Co	1	\$8,773	0.0%	9,999
67792	Philadelphia United Life Ins Co	0	\$37	0.0%	0
93548	PHL Variable Insurance Company	1	\$25,804,478	0.4%	16
93734	Phoenix Life & Annuity Company	0	\$1,223,128	0.0%	0
67814	Phoenix Life Insurance Company	5	\$27,143,079	0.4%	78
72125	Physicians Life Insurance Company	5	\$5,836,874	0.1%	364
67873	Pioneer American Insurance Company	0	\$53,929	0.0%	0
67911	Pioneer Mutual Life Ins Co	0	\$505,138	0.0%	0
67946	Pioneer Security Life Insurance Company	0	\$21,650	0.0%	0
57622	Polish Natnl Alliance Of The US Of N. A	0	\$99,696	0.0%	0
57630	Polish Roman Catholic Union Of America	0	\$206,689	0.0%	0
60048	Preservation Life Insurance Company	0	\$1,784,664	0.0%	0
68039	Presidential Life Insurance Co	1	\$1,729,062	0.0%	245
65919	Primerica Life Insurance Company	12	\$27,105,932	0.4%	188
61271	Principal Life Ins Co	5	\$65,318,933	1.0%	32
68047	Professional Insurance Company	0	\$20,906	0.0%	0
88536	Protective Life & Annuity Insurance Company	0	\$37,128	0.0%	0
68136	Protective Life Insurance Company	15	\$121,374,742	1.9%	52
67903	Provident American Life & Health Ins Co	0	\$822	0.0%	0
68195	Provident Life & Accident Ins Co	3	\$10,108,965	0.2%	126
68209	Provident Life & Casualty Ins Co	0	\$6,044	0.0%	0
79227	PRUCO Life Insurance Company	7	\$48,653,330	0.8%	61
68241	Prudential Insurance Company Of America	62	\$88,608,910	1.4%	297
93629	Prudential Retirement Insurance & Annuity Co	0	\$18,252	0.0%	0

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index
68284	Pyramid Life Insurance Company	5	\$338,404	0.0%	6,272
65765	Reassure America Life Insurance Company	43	\$11,325,945	0.2%	1,612
68357	Reliable Life Insurance Company	61	\$15,784,119	0.2%	1,640
68381	Reliance Standard Life Insurance Co	3	\$8,895,070	0.1%	143
61360	Reliastar Life Ins Co of NY	2	\$990,380	0.0%	857
67105	Reliastar Life Insurance Company	8	\$38,398,174	0.6%	88
61700	Renaissance Life & Health Ins Co Of America	2	\$87,533	0.0%	9,698
68462	Reserve National Insurance Company	0	\$121,993	0.0%	0
61506	Resource Life Insurance Company	2	\$884,906	0.0%	959
93572	RGA Reinsurance Company	0	\$1,316,330	0.0%	0
65005	Riversource Life Insurance Company	3	\$112,831,170	1.8%	11
58181	Royal Arcanum Supreme Council Of	0	\$1,415	0.0%	0
57657	Royal Neighbors Of America	1	\$433,907	0.0%	978
60183	S USA Life Insurance Company Inc	0	\$33	0.0%	0
60445	Sagicor Life Insurance Company	0	\$99,773	0.0%	0
68446	SCOR Life Insurance Company	0	\$13,564	0.0%	0
69914	Sears Life Insurance Company	5	\$752,967	0.0%	2,819
93742	Securian Life Insurance Company	0	\$873	0.0%	0
68675	Security Benefit Life Insurance Co	2	\$21,777,578	0.3%	39
68691	Security General Life Insurance Co	0	\$14	0.0%	0
68721	Security Life Insurance Company Of America	1	\$133,664	0.0%	3,176
68713	Security Life Of Denver Insurance Company	1	\$23,942,541	0.4%	18
68772	Security Mutual Life Ins Co Of NY	0	\$312,138	0.0%	0
69485	Security National Life Insurance Company	0	\$42,123	0.0%	0
78662	Senior Life Insurance Company	2	\$624,196	0.0%	1,360
77119	Sentinel American Life Insurance Co	0	\$144	0.0%	0
68810	Sentry Life Insurance Co (l&h Acct	0	\$5,048,301	0.1%	0
97241	Settlers Life Insurance Company	0	\$21,232	0.0%	0
65757	Shelter Life Insurance Company	8	\$24,973,601	0.4%	136
68845	Shenandoah Life Insurance Company	2	\$1,421,624	0.0%	597
57673	Slovene National Benefit Society	0	\$12,977	0.0%	0
74365	Southern Pioneer Life Insurance Company	0	\$56,334	0.0%	0
73377	Southern Security Life Ins Co	0	\$183,829	0.0%	0
69019	Standard Insurance Company	7	\$32,287,103	0.5%	92
86355	Standard Life & Accident Insurance Company	1	\$1,301,778	0.0%	326
69051	Standard Life Ins Co Of Indiana	0	\$676,737	0.0%	0
69078	Standard Security Life Ins Co Of NY	0	\$3,111	0.0%	0
68985	Starmount Life Insurance Company	1	\$285,478	0.0%	1,487
69108	State Farm Life Insurance Company	8	\$105,659,196	1.7%	32
69116	State Life Insurance Company	1	\$1,023,874	0.0%	415
69132	State Mutual Insurance Company	1	\$431,992	0.0%	983
89184	Sterling Investors Life Ins Co	0	\$7,675	0.0%	0
77399	Sterling Life Insurance Company	0	\$246	0.0%	0
65021	Stonebridge Life Insurance Company	16	\$5,763,228	0.1%	1,178
80802	Sun Life Assurance Co Of Canada	3	\$22,226,778	0.3%	57

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index
79065	Sun Life Assurance Of Canada (US)	3	\$39,800,256	0.6%	32
69256	Sunamerica Life Insurance Company	2	\$96,796	0.0%	8,770
69272	Sunset Life Insurance Company Of America	0	\$148,304	0.0%	0
69310	Surety Life Insurance Company	0	\$503,116	0.0%	0
82627	Swiss Re Life & Health America Inc	0	\$10,991	0.0%	0
68608	Symetra Life Insurance Company	1	\$15,828,094	0.2%	27
90581	Symetra National Life Insurance Company	0	\$36,193	0.0%	0
69345	Teachers Ins & Annuity Assn of America	1	\$159,081,627	2.5%	3
56014	Thrivent Financial For Lutherans	5	\$83,134,838	1.3%	26
97721	Thrivent Life Insurance Company	0	\$948,911	0.0%	0
60142	TIAA-CREF Life Insurance Company	0	\$2,971,940	0.0%	0
69477	Time Insurance Company	0	\$930,595	0.0%	0
69566	Trans World Assurance Company	0	\$205,469	0.0%	0
70688	Transamerica Financial Life Ins Co	0	\$185,372,460	2.9%	0
86231	Transamerica Life Insurance Company	6	\$46,529,104	0.7%	55
67121	Transamerica Occidental Life Ins Co	6	\$78,228,524	1.2%	33
61425	Trustmark Insurance Company	2	\$796,942	0.0%	1,065
62863	Trustmark Life Insurance Company	0	\$283,387	0.0%	0
69396	TX Life Insurance Company	2	\$2,038,016	0.0%	417
84530	U S Financial Life Insurance Company	1	\$5,660,045	0.1%	75
56456	U S Letter Carriers' Mutual Benefit Ass	0	\$152,796	0.0%	0
86371	Ullico Life Insurance Company	0	\$75,705	0.0%	0
80314	Unicare Life & Health Insurance Company	1	\$4,035,284	0.1%	105
11121	Unified Life Insurance Company	1	\$409,359	0.0%	1,037
91529	UnimERICA Insurance Company	0	\$381,899	0.0%	0
69701	Union Bankers Insurance Company	4	\$587,317	0.0%	2,891
80837	Union Central Life Insurance Co	2	\$42,592,075	0.7%	20
62596	Union Fidelity Life Insurance Co	4	\$1,246,814	0.0%	1,362
69744	Union Labor Life Insurance Company	3	\$749,556	0.0%	1,699
70408	Union Security Insurance Company	3	\$15,860,914	0.2%	80
92916	United American Insurance Company	9	\$5,268,619	0.1%	725
56383	United Commercial Travelers Of America	0	\$87,646	0.0%	0
91693	United Family Life Insurance Co	0	\$101,063	0.0%	0
87645	United Fidelity Life Insurance Co	2	\$605,461	0.0%	1,402
79413	United Healthcare Insurance Company	0	\$4,565,608	0.1%	0
63983	United Heritage Life Insurance Company	3	\$3,340,726	0.1%	381
69922	United Home Life Insurance Company	2	\$308,911	0.0%	2,748
69930	United Insurance Company Of America	6	\$153,053	0.0%	9,999
94099	United Investors Life Insurance Company	4	\$3,542,025	0.1%	479
82694	United Liberty Life Insurance Company	0	\$387	0.0%	0
69973	United Life Insurance Company	1	\$2,808,032	0.0%	151
92703	United National Life Ins Co of America	1	\$151,264	0.0%	2,806
69868	United Of Omaha Life Ins Co	5	\$29,600,756	0.5%	72
42129	United Security Assurance Company Of PA	0	\$137	0.0%	0
70106	United States Life Insurance Company NY	7	\$2,168,550	0.0%	1,370

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2004-2006	Average Annual Premium 2004- 2006	Average Market Share 2004- 2006	Complaint Index
63479	United Teacher Associates Insurance Co	0	\$104,670	0.0%	0
72850	United World Life Insurance Company	0	\$64,735	0.0%	0
63819	Unity Financial Life Insurance Company	2	\$1,029,837	0.0%	824
70114	Unity Mutual Life Ins Co	0	\$14,233	0.0%	0
70130	Universal Guaranty Life Ins Co	1	\$529,324	0.0%	802
70157	Universal Life Insurance Company The	3	\$39,576	0.0%	9,999
70173	Universal Underwriters Life Ins Co	2	\$1,402,505	0.0%	605
62235	Unum Life Ins Co Of America	6	\$31,173,142	0.5%	82
70955	USA Life One Insurance Company Of Indiana	0	\$17,494	0.0%	0
69663	USAA Life Insurance Company	0	\$10,716,021	0.2%	0
94358	Usable Life	0	\$69,589	0.0%	0
70211	Valley Forge Life Insurance Company	17	\$15,370,644	0.2%	469
68632	Vantislife Insurance Company	0	\$6,379	0.0%	0
70238	Variable Annuity Life Insurance Co	2	\$47,968,933	0.8%	18
81027	Veterans Life Ins Co	5	\$1,920,021	0.0%	1,105
70319	Washington National Insurance Co	23	\$3,282,000	0.1%	2,975
00037	Watkins Life & Benefit Association	0	\$62,157	0.0%	0
83445	Wellcare Health Insurance Of Arizona Inc	0	\$64,004	0.0%	0
64467	Wellcare Health Insurance Of Illinois	0	\$65	0.0%	0
70335	West Coast Life Insurance Company	1	\$7,061,014	0.1%	60
70483	Western & Southern Life Ins Co	5	\$6,474,049	0.1%	328
57711	Western Catholic Union	0	\$9,803,765	0.2%	0
91413	Western Reserve Life Assur Co Oh	2	\$16,697,514	0.3%	51
92622	Western Southern Life Assurance Co	8	\$35,094,906	0.6%	97
57010	William Penn Association	0	\$258,830	0.0%	0
65960	Windsor Life Insurance Company	0	\$1,743	0.0%	0
56170	Woman's Life Insurance Society	0	\$11,374	0.0%	0
57320	Woodmen Of The World Life Ins Society	4	\$1,742,767	0.0%	974
57290	Workmens Benefit Fund Of The U S Of Am	0	\$5,413	0.0%	0
70629	World Insurance Company	0	\$146,027	0.0%	0
97926	World Service Life Insurance Co-Withdraw-	0	\$86	0.0%	0
88080	XL Life Insurance & Annuity Company	4	\$-55,343	- 0.0%	9,999
71323	Zale Life Insurance Company	0	\$32,844	0.0%	0
Total		1,500	\$6,366,927,647	100.0%	.

Health Maintenance Organizations

Complaint Indices

**Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid
Alpha by Company)**

Code	Name	Complaints 2004-2006	Average Annual Premium 2004-2006	Average Market Share 2004- 2006	Complaint Index
95810	Aetna Health Inc	13	\$51,250,393	2.9%	72
47171	Blue Cross & Blue Shield Of Kansas City	4	\$93,737,318	5.4%	12
95209	CIGNA Healthcare of Ohio Inc	5	\$8,888,250	0.5%	159
95635	CIGNA Healthcare Of St Louis Inc	1	\$15,051,149	0.9%	19
95145	Community Health Plan	7	\$54,194,796	3.1%	36
95489	Coventry Health Care Of Kansas Inc	87	\$189,409,286	10.9%	130
95530	Cox Health Systems HMO Inc	9	\$14,740,211	0.8%	172
95315	Good Health HMO Inc DBA Blue-care Inc	35	\$148,614,890	8.5%	66
10253	Great-West Healthcare Of KS/MO Inc- <i>Withdrawn</i> -	1	\$1,212,753	0.1%	233
96377	Group Health Plan Inc	127	\$344,084,429	19.7%	104
96475	Healthlink HMO Inc	1	\$2,724,959	0.2%	104
95358	HMO Missouri Inc DBA Bluechoice	70	\$340,259,645	19.5%	58
95885	Humana Health Plan Inc	19	\$75,884,092	4.4%	71
95309	Mercy Health Plan of Missouri Inc	64	\$191,036,485	11.0%	94
96385	United Healthcare Of The Midwest Inc	175	\$211,967,667	12.2%	233
Total		618	\$1,743,056,325	100.0%	.